

WHAT TO DO WHEN AN EVENT OCCURS

WATER DAMAGE/BURST PIPES	STORM/ROOF LEAKS	IMPACT DAMAGE	FIRE	THEFT/MALICIOUS DAMAGE/ VANDALISM
<p>Arrange a plumber to attend ASAP to mitigate loss and determine the cause.</p> <p>If there is a burst pipe complete the repairs urgently.</p>	<p>Have a contractor attend and report on the damage. If a roof leak during a storm have a roof plumber attend to assess the roof.</p>	<p>Notify the police if impact is from a vehicle and the damage is substantial and provide the report number when lodging your claim</p>	<p>Contact our office as soon as possible if fire is extensive so a claim can be made with the underwriter and an assessor can be appointed.</p>	<p>These events must be reported to the police, this is a condition of the policy.</p>
<p>Request the plumber to provide (in writing):</p> <ul style="list-style-type: none"> ▪ For water damage claims not relating to burst pipes the cause of damage needs to be confirmed. ▪ For burst pipes, cause to be confirmed. If cause unknown, the contractor needs to advise on condition of pipe ▪ Plumbers itemised invoice. Breakdown to Search and locate, Labour costs and Reinstatement. ▪ Photos of Damage and Pipe 	<ul style="list-style-type: none"> ▪ Roof leaks, roof plumber needs to confirm the cause of the leak in the roof. i.e., Maintenance or damage from the storm etc ▪ Confirmation of extent of resultant damage ▪ Make safe invoices ▪ Photos of Damage 	<ul style="list-style-type: none"> ▪ Quote(s)/ invoice(s) for repairs (Invoice must confirm the cause of damage) ▪ Third party details (if known) ▪ Make safe invoice ▪ Photos of the damage 	<ul style="list-style-type: none"> ▪ Photos of damage ▪ Quote(s)/ invoice(s) for repairs (Invoice must confirm the cause of damage) ▪ If make safe was completed an invoice. 	<ul style="list-style-type: none"> ▪ Police Report Number ▪ Photos of damage ▪ Quote(s)/ invoice(s) for repairs (Invoice must confirm the cause of damage) ▪ Third party details (if known) ▪ Make safe invoice