**Catholic Risk and Insurance Services Ltd (CRIS)**

and

**Catholic Diocese of Sale (CDOS)**

**Insurance Claims Manual**

December 2024

**Contents**

[**Introduction** 2](#_Toc184646505)

[**Contacts** 3](#_Toc184646506)

[**Classes of Insurance** 4](#_Toc184646507)

[**Industrial Special Risks (Property Damage)** 5](#_Toc184646508)

[**Motor Vehicle** 7](#_Toc184646509)

[**General Liability** 8](#_Toc184646510)

[**Association Liability** 12](#_Toc184646511)

[**Crime** 13](#_Toc184646512)

[**Cyber** 13](#_Toc184646513)

[**Employees Personal Accident** 14](#_Toc184646514)

[**Journey Injury** 14](#_Toc184646515)

[**Voluntary Workers Personal Accident** 14](#_Toc184646516)

[**Frequently asked questions about Claims Process** 15](#_Toc184646517)

# **Introduction**

This insurance claims manual outlines the procedures to be followed by CDOS for each class of insurance policy and includes critical first notification guidelines and workflows.

The claims manual is designed to:

* Assist in quickly identifying what needs to be notified to an Insurer, either via a bulk notification on a quarterly basis or in a separate notice.
* Clarify the roles of all stakeholders in the event of a claim or notifiable circumstance. A claim is an incident occurring where CDOS can seek to be indemnified by one of the Insurance Policies. A notifiable circumstance is an incident that may be considered likely to give rise to a claim. Further descriptions of these appear throughout the document.
* Establish a clear procedure with Insurers on how CDOS (and all schools) manage a claim or notifiable circumstance.
* Ensure a clear and collective understanding of communications to facilitate the timely flow of information and speedy claims handling.

Please note that the claims manual is:

* a general guide only and does not set out any of the defined terms or covers under each class of insurance policy;
* does not alter, expand, or diminish the coverage provided by the insurance policies; and
* to the extent that this claims manual conflicts with the terms of any insurance policy, the insurance policy shall prevail.

**The details of this procedure do not constitute legal advice, which we are not authorised to provide***.*

When to notify a new incident or claim?

Any claim or notifiable circumstances (as defined - see [link](#_What_is_a)) should be notified to your insurers.

It is important that all managers and staff are aware of the requirements to at once escalate such issues to CDOS Deputy Director, Stewardship as they become aware of them.

The important rule is to report any claim or notifiable circumstances as soon as possible after the event, even if you think the circumstance is unlikely to escalate into a formal claim. The Liability section provides more detail of the reporting obligations and requirements.

**If there is ever any doubt, contact Catholic Risk and Insurance Services (CRIS – see below for contact details) for guidance as to whether an event is notifiable or not.**

# **Contacts**

**These are the parties supporting your insurance program**

[Cite your source here.]

**CDOS Office**

The following is a list of your site contacts.

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Role** | **Phone** | **Email** |
| **Mary Winter** | Business Manager | 0428 559 781 | MaryW@sale.catholic.org.au |
| **Patrick Ross** | Facilities Manager | 0436 361 291 | patrickr@sale.catholic.org.au |

## **Catholic Risk and Insurance Services (CRIS)**

CRIS, 100% Catholic Church owned, is CDOS’s in-house insurance/risk advisor and conduit to the appointed broker and insurer. CRIS is available to generally help particularly the larger/more complex matters. The following are your CRIS contacts:

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Role** | **Phone** | **Email** |
| **Michael Kennedy** | Client Services Executive | 0402 536 150 | [michael.kennedy@cathrisk.org.au](mailto:michael.kennedy@cathrisk.org.au) |
| **Tony Meakin** | Insurance Director | 0417 068 120 | [michael.kennedy@cathrisk.org.au](mailto:tony.meakin@cathrisk.org.au) |
| **Claudio Battilana** | Insurance Director | 0400 498 565 | [claudio.battilana@cathrisk.org.au](mailto:claudio.battilana@cathrisk.org.au) |

## **Insurance Broker - Lockton**

Lockton is the appointed insurance broker. The role of the broker is to help obtain the insurances and coordinate between CRIS/you and the various insurers and can help in troubleshooting. The following are your broker contacts:

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Role** | **Phone** | **Email** |
| **David Gosatti** | Liability Claims | 0456 558692 | [david.gosatti@lockton.com](mailto:david.gosatti@lockton.com) |
| **Megan Parks** | Property Claims | 0478 998246 | megan.parks@lockton.com |
| **Damian Burley** | Overall Account Manager | 0455 686178 | damian.burley@lockton.com |

## **Loss Adjuster – Property Damage Claims only**

Paul Mayes at McLarens Loss Adjusters is the appointed loss adjuster. The role of the loss adjuster is to help you manage repairs to your property following an event of Damage. The following are your loss adjuster contacts:

|  |  |  |  |
| --- | --- | --- | --- |
| **Name** | **Role** | **Phone** | **Email** |
| **Paul Mayes** | Senior Adjuster | 0499 037574 | paul.mayes@mclarens.com |

# **Classes of Insurance**

CDOS have various insurance policies, each covering different elements of risk, which CRIS and Lockton help with. The Insurance Claims Manual is an overview of how and when to notify a new claim falling under these different insurance policies. If in doubt about which policy to claim under, refer to CRIS.

* Industrial Special Risks (material damage to buildings/contents)
* Motor Vehicle (all CDOS owned cars and buses)
* General Liability (claims from third parties, including coverage for Sexual Abuse Liability)
* Association Liability (corporate governance matters)
* Crime (theft/embezzlement)
* Cyber (first party costs and liability)
* Group Personal Accident and Sickness – Employees
* Group Personal Accident and Sickness – Journey Injury
* Group Personal Accident and Sickness – Voluntary Workers

# **Industrial Special Risks (Property Damage)**

## **Policy details**

This Policy covers physical loss or damage to your buildings and contents and consequential business interruption. It has been arranged with Vero and others (there is a panel of insurers and Vero is the lead insurer that manages the claims process).

The policy covers repairs/rectification of damage equal to but no better than when new. In the case of theft, the policy replaces the lost item(s) with like for like replacements.

Vero has appointed loss adjuster McLarens to work with CDOS to validate incidents occurring up to the Policy Annual Aggregate Deductible of $250,000 ($125,000 for the period of 31 October 2024 – 30 April 2025).

## **Deductibles**

A deductible is the amount of the claim cost that you pay. CDOS maintains two levels of deductibles, basic and aggregate.

**Level 1** – **Basic deductible** applies to all individual claims as listed below.

|  |  |
| --- | --- |
| **Earthquake, subterranean fire, or volcanic eruption** | **$20,000** or an amount equal to 1% of the total declared values for Property insured. |
| **All other losses** | **$10,000** and 48 hours for Business Interruption |

**Level 2** – **Annual Aggregate deductible** applies to the collective sum of claims and is covered in the next section.

|  |  |
| --- | --- |
| **Annual Aggregate Deductible –**  **Self-Insured Retention** | **$250,000**  It is **$125,000** for the period of 31 October 2024 – 30 April 2025 |

This Aggregate deductible assists CDOS with reducing the upfront premium.

## **Managing the Annual Aggregate Deductible**

The Annual Aggregate deductible represents a layer of self-insurance in addition to the Basic deductible. Claims erode the Annual Aggregate deductible above the Basic deductible of $10,000 each claim.

The Annual Aggregate deductible commences from the start of each policy period and is reset to $250,000 at renewal due 30 April each year.

Under an Annual Aggregate deductible, you are required to pay the cost of each claimable event until the $250,000 Annual Aggregate amount (above $10,000 each claim) is reached. Once the Annual Aggregate is reached, the Basic deductible continues to apply. **For the period 31 October 2024 - 30 April 2025, however, a $125,000 pro-rata Aggregate deductible applies.**

CRIS is available to provide you with any help if required. CRIS will also maintain tracking of the Annual Aggregate deductible.

## **The process of making a claim**

## When to notify a new incident/claim

CDOS Parishes will notify the CDOS office as soon as a claim becomes apparent (water damage, storm damage, fire damage etc.).

If CDOS office receives notification of a claim that looks like exceeding the basic $10,000 deductible CDOS office will notify McLarens directly and before the[**Property Claim Form**](#_Appendix_C:_Property) is completed.

**A claim is defined as any property damage or resulting consequential loss (business interruption) likely to exceed the basic Policy deductible of $10,000.**

If the damage repairs are expected to be lower than $10,000, the matter does not need to be notified.

CDOS office will email the completed insurance claim form to McLarens:

[**melbourne@mclarens.com**](mailto:melbourne@mclarens.com) and copy [**Paul.mayes@mclarens.com**](mailto:Paul.mayes@mclarens.com), [**megan.parks@lockton.com**](mailto:megan.parks@lockton.com) and [**michael.kennedy@cathrisk.org.au**](mailto:michael.kennedy@cathrisk.org.au).

If there is significant damage, or if urgent help or make-safe is needed immediately notify McLarens email: [**melbourne@mclarens.com**](mailto:melbourne@mclarens.com), and copy the **CDOS office**, [**Paul.mayes@mclarens.com**](mailto:Paul.mayes@mclarens.com), [**megan.parks@lockton.com**](mailto:megan.parks@lockton.com)and **michael.kennedy@cathrisk.org.au**.

You will need the following details to assist in completion of the claim form:

* **Policy Number: ISG280057127**
* Location name and address
* Date of Loss and description of what happened (with photos if possible)
* Description of the damage and an estimate of the repairs which are required
* Details of any witness/es
* The CDOS contact details

## **Process for repairs and reinstatement of damage**

CDOS/Parishes can elect to work with their preferred repairer and contact them directly to obtain a quotation/scope of work document. McLarens can also assist with this process and recommend repairers if required.

CDOS/Parishes to provide McLarens with the repair cost estimate for review and validation. McLarens will review and validate accordingly or advise if amendment to the estimate or a second cost estimate should be obtained.   
  
This process is expected to fast-track the approval process and should occur in 5 to 10 working days for non-complex claims and up to 4 to 6 weeks for complex claims.

You can use McLarens’ Invoice Register for keeping track of the relevant invoices:



The repairer will manage repairs and tender at trade level on key components to achieve best outcome in service, quality, and cost. If necessary, a quantity surveyor may be used on major loss or complex builds.

Insurer Panel repairers can provide the following added services if required:

* Restoration (including restoration only jobs)
* Engineering
* Certification
* Project Management
* Temporary Storage.

**Megan Parks leads Lockton’s claims management and can provide support to help manage any matters with McLarens where needed.**

# **Motor Vehicle**

Covering damage to CDOS owned vehicles and damage caused to third party property/vehicles.

The vehicles that are owned and authorised for use by CDOS are insured in accordance with CDOS’s motor vehicle policy. Vero is currently CDOS insurance provider.

## **Policy details**

The policy covers the theft, loss of, or damage to CDOS vehicles. This includes damage arising from attempted theft. The policy covers travel across Australia and CDOS vehicles are insured at market value. Further details are available in the Vero’s policy document.

The policy is due for renewal on 30 April each year and CDOS will be requested to provide a declaration of vehicles to be insured for the following 12 months.

## **Excesses**

Applicable excesses are:

|  |  |  |
| --- | --- | --- |
| **Excess**  all vehicles except trailers and hire vehicles, and windscreen or window glass | **Amount $** | **Explanation** |
| **Basic Excess** | **750** | For all at fault claims |
| **Inexperienced Excess** | **250** | Applies in addition to basic excess |
| **Age Excess (Drivers 16-20 years)** | **750** | Applies in addition to basic excess |
| **Age Excess (Drivers 21-24 years)** | **300** | Applies in addition to basic excess |
| **Trailers** | **Nil** | In respect of two wheel or box trailers |
| **Hire Vehicle not insured with Hire Company** | **500** | If you hire a motorcycle, car, 4WD, utility or van of not more than 2 tonne carrying capacity and you: (a) do not insure it with the hiring company, Insurer Vero will pay for theft, loss or damage to that hire vehicle during the period of insurance subject to the excess. |
| **Windscreen and Window Glass** | **Nil** |  |

## 

## **Claim Process**

Driver to take photos of the incident and third party details e.g. drivers’ licence and involved vehicles including registration plates.

Immediately after the incident, CDOS/Parish/driver completes the claim online using the following link:

[**Business Insurance Claims | Vero Insurance**](https://www.vero.com.au/claims.html)

The following information will be needed when submitting the claim online:

* Policy Number which is **MSS024927290**
* Date and time of incident.
* Description and location of incident
* Vehicle and driver’s details
* Third party’s details
* Details of any witness/es



# **General Liability**

**General Liability** is underwritten on a **claims occurring**basis.

**Sexual Abuse Liability** (coverage extension of the General Liability policy) is underwritten on a **claims made** basis.

The difference between **claims occurring** and **claims made** is:

**Claims occurring** – the policy that responds is the one in place at the time of the occurrence/event.

* It is important to notify all claims or incidents made by a third party against CDOS (see below) as soon as possible.
* For the claims made policies it is imperative that any claim or notifiable circumstance **must** be reported as soon as possible and **importantly**, before the expiry date of the annual insurance renewal date (due 30 April each year).

**Claims made** – the policy that responds is the policy in place at the time of a claim or notifiable circumstance is made against CDOS and notified to insurers.

Always contact CRIS and Lockton for advice.

What is covered by each policy?

## **General Liability** (also known as Public & Products Liability)

CDOS’s General Liability insurance has been arranged with Ansvar.

This Policy provides cover for amounts which CDOS is legally liable to pay to third parties as compensation (excluding punitive, exemplary, aggravated, and liquidated damages) for personal injury, property damage, pollution liability and/or advertising injury.

**Personal injury** means:

1. bodily injury, death, sickness, disease, disability.
2. false arrest, wrongful detention or imprisonment, malicious prosecution.
3. wrongful entry or eviction.
4. assault and battery not committed by or at the direction of the Insured unless committed for the purpose of preventing Bodily Injury and/or Property Damage or eliminating danger.
5. libel, slander, defamation of character or invasion of right of privacy (other than arising out of advertising injury).
6. shock, fright, mental anguish and mental injury which results from any of (a) to (e) above.

**CCI will continue to manage claims that occurred *prior* to 31 December 2023, and AIG will manage claims for the period 31 December 2023 to 31 October 2024.**

## **Sexual Abuse Liability Extension**

This insurance provides cover for CDOS’s legal liability in relation to a third party claim first made against CDOS and/or other Insured party by or on behalf of a victim of sexual abuse and/or molestation during the policy period.

**Sexual abuse**is defined by the policy as any assault or abuse of a sexual nature, sexual molestation, indecent exposure, sexual harassment or intimidation, whether such act is the subject of criminal investigation or not.

Any allegation or circumstance that includes grooming or anything related to the above should be notified asap.

## **Claims & Incident Notification Process**

## **General Liability**

Claim or Notifiable Circumstance (defined below): it is a requirement to notify all incidents or alleged incidents of personal injury, property damage, pollution liability and/or advertising injury suffered by third parties (including students) that could in future result in CDOS becoming legally liability to pay compensation (and thereby result in a claim).

## A **Notifiable Circumstance** can be:

* A set of facts, a situation or an allegation of an incident which has the potential to develop into a formal claim for compensation. There may be no claim yet received, however, it is considered that the facts could give rise to a claim.

It is especially important that these matters be reported as soon as possible because the timing of such notifications can affect cover, or the extent of cover granted under a Policy.

Examples of **Notifiable Circumstances** are:

* where there is a mistake that has led to a Third Party’s injury or property damage;
* general complaints or requests for medical records, particularly from lawyers or known agitators and a demand, Inquiry or complaint is expected to follow;
* where someone has expressed dissatisfaction, in writing or verbally, and then threatens to take further action; or
* a claim or proceedings brought against a separate party, in a transaction where the organisation is also involved and could be attached to the proceedings.

## **What is a Claim for General Liability?**

* A claim is a formal demand from a third-party seeking compensation or to hold the organisationresponsible for an alleged occurrence or wrongful act.
* The claim can be conveyed via email, a letter, court pleadings (civil or criminal), a notice of a claim, writ, inquest, summons, proceedings, official investigation, impending prosecution.

## Sexual Abuse Liability

The Sexual Abuse Liability coverage is provided as part of the Ansvar General Liability Policy on a claims made basis with the retroactive date of 31 October 2023.

Claim or Notifiable Circumstance: it is a requirement that any allegation of sexual abuse and molestation as defined on the previous page, including allegations of grooming or anything related, involving a student, teacher, or third party, be notified as soon as the circumstance are known, or a third-party allegation is made.

**For Sexual Abuse Liability incidents notified, related to incidents that occurred prior to 31 October 2023, the previous CCI Liability Policy should continue to respond.**

## **What is a Claim for Sexual Abuse Liability?**

A written demand for monetary damages or non-monetary relief, injunctive relief, or other relief; or

* any statutory document which constitutes a prerequisite to filing a civil proceeding (including but not limited to a Notice of Intention to Sue, Part 1 Notice of Claim pursuant to the Personal Injuries Proceedings Act 2002 (QLD), Personal Injury Claim Notification pursuant to the Civil Law (Wrongs) Amendment Regulation 2004 (ACT), or similar); or
* a written demand for provision of preliminary discovery, or similar written demand to produce documents, records, and/or information; or
* a civil or administrative proceeding. claim will not include any criminal proceeding.

If in doubt whether a matter is a Notifiable Circumstance, please contact Michael Kennedy [**michael.kennedy@cathrisk.org.au**](mailto:michael.kennedy@cathrisk.org.au)and/orDavid Gosatti[**david.gosatti@lockton.com**](mailto:david.gosatti@lockton.com) for guidance.

**What to do next?**

* Do not make any admissions of any responsibility, liability, errors, omissions or otherwise comment on the merits of a complaint, allegation, or claim.
* Keep detailed notes of all conversations or meetings relating to the event, including details of witnesses.
* Provide all details including all relevant documentation and further information that becomes available, following the notification process as outlined.
* Keep the relevant internal department advised of any developments that may occur throughout the life of a matter.
* The Insurer will assess each incident and make the legal representative appointment on a case-by-case basis.

**General and Sexual Abuse Liability Notification and Claims Processes**

**General Liability notification or claim:**

* Notifications to be made **on a quarterly basis** to Michael Kennedy [**michael.kennedy@cathrisk.org.au**](mailto:michael.kennedy@cathrisk.org.au) and David Gosatti [**david.gosatti@lockton.com**](mailto:david.gosatti@lockton.com)**,** unless there is an injury or harm to a 3rd party. The matter should be immediately notified to CRIS and Lockton.

**Sexual Abuse Liability notification or claim:**

* CDOS should follow all applicable internal reporting procedures.
* CDOS notifies Michael Kennedy [**michael.kennedy@cathrisk.org.au**](mailto:tony.meakin@sandhurst.catholic.org.au) and David Gosatti [**david.gosatti@lockton.com**](mailto:david.gosatti@lockton.com) to determine if a matter relates to a Claim.   
    
  David/ Gosatti of Lockton will notify the insurer and seek instructions to appoint legal representation.
* **As a condition to coverage under the General Liability Policy, CDOS must give notice to the insurance company (via Lockton in writing) of any claim as soon as practicable**.

Lockton will organise the appointment of an insurer panel solicitor; note the solicitor must be from the insurer’s panel   
  
**CDOS is not permitted to appoint their own solicitor without the prior approval of the Insurer.**

* Lockton will provide Insurer feedback to CDOS for review and response. Lockton will also co-ordinate Policy coverage questions with all relevant stakeholders.
* Lockton will seek updates, on a 3 monthly basis, including outcomes or responses from other third parties, such as Inquiring Bodies. More frequent updates will be provided if the matter is highly active.

Information to include in claim lodgement.

All Claim notifications should include a completed claim form: [**General & Sexual Abuse Liability Claim Form**](#_Appendix_D:_Liability) . Please include copies of any related documents or correspondence including any emails, letters of demand, court pleadings or other legal applications.

# **Association Liability**

Covering defence costs incurred by board members, managers, and employees in defending against claims made by third parties for alleged wrongdoing in their role representing CDOS. Covering legal fees, monetary damages, settlements, and awards resulting from such claims. A claim means any of the following against an insured person for a wrongful act:

* + any written demand;
  + a civil, statutory, or arbitral proceeding;
  + a criminal prosecution;
  + a formal administrative or regulatory proceeding;
  + a mediation proceeding, arbitration, conciliation, or alternative dispute resolution (including any counterclaim or proceeding brought in any employment tribunal or employment appeal tribunal);
  + a monetary, non-monetary injunctive or equitable relief or other legal remedy;
  + a derivative suit;
  + a formal application to a court to prevent such a proceeding as above.

Association Liability is a ‘claims made’ insurance, meaning all incidents that are likely to give rise to a claim must be reported in the same policy period in which they become known i.e., prior to the policy expiry date each 30 April.

Please send all new notifications to [**damian.burley@lockton.com**](mailto:damian.burley@lockton.com) and [**michael.kennedy@cathrisk.org.au**](mailto:tony.meakin@cathrisk.org.au) including the following details:

* + Date of loss
  + Summary of facts and circumstances
  + Copies of any relevant correspondence including letters of demand
  + Copies of pleadings
  + Supporting documentation for the Insured Person’s position

Lockton will manage the claims process with insurers and CDOS/Parishes, keeping CRIS copied on correspondence.

# **Crime**

Covers losses sustained by the entity because of an act of forgery, fraud or dishonesty from an employee, volunteer, or third party.

Please send all new notifications to [**damian.burley@lockton.com**](mailto:damian.burley@lockton.com) and [**michael.kennedy@cathrisk.org.au**](mailto:tony.meakin@cathrisk.org.au) including the following details:

* + date of loss;
  + summary of facts and circumstances;
  + anticipated quantum;
  + details as to whether any forensic accountants have been appointed; if so, please provide details and a copy of any retainer;
  + details of whether the Police have been notified; if so, please provide the incident number and contact details for the Police investigator.

Please provide contact details of the person in your company who will be dealing with the claim. Lockton will manage the claims process with insurers and CDOS/Parishes, keeping CRIS copied on correspondence.

# **Cyber**

Covers losses caused by cyber-crime (both own business interruption costs, breach costs and third-party liability).

**The 3rd Party Liability section of this Policy is written on a claims made basis.**

In the event of a Cyber claim please send an email to [**us.financiallinesclaims@chubb.com**](mailto:us.financiallinesclaims@chubb.com) with a copy to [**mark.luckin@lockton.com**](mailto:mark.luckin@lockton.com) and **damian.burley@lockton.com.**

Lockton will manage the claims process with insurers and CDOS/Parishes, keeping CRIS copied on correspondence.

The following PDF contains details of Chubb’s Incident Response Centre. It is recommended that key personnel of CDOS will download Chubb Cyber Alert App to able to report any actual or suspected cyber incidents as quickly as possible.

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The following PDF details Chubb’s Cyber Vulnerability Management Solutions. These are complimentary solutions available to Chubb’s policyholders. Chubb will notify CDOS if any high severity vulnerabilities have been detected on the systems throughout the policy period.

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# **Employees Personal Accident**

Covers lump sum payments and other benefits in response to employees’ injuries.

Personal injury claims form attached below should be completed and sent directly to [**liberty@csnet.com.au**](mailto:liberty@csnet.com.au) contact no. is +61 2 82561770 with copy to **michael.kennedy@cathrisk.org.au**



# **Journey Injury**

Cover applies whilst commuting from the insured person’s normal place of residence directly to their normal place of work and return. All employees of the insured only

Personal injury claims form attached below should be completed and sent directly to [**liberty@csnet.com.au**](mailto:liberty@csnet.com.au) contact no. is +61 2 82561770 with copy to **michael.kennedy@cathrisk.org.au**



# **Voluntary Workers Personal Accident**

Covering injury to volunteers whilst undertaking volunteering activities for CDOS.

Personal injury claims form attached below should be completed and sent directly to [**liberty@csnet.com.au**](mailto:liberty@csnet.com.au) contact no. is +61 2 82561770 with copy to **michael.kennedy@cathrisk.org.au**.



# **Frequently asked questions about Claims Process**

The Frequently Asked Questions (FAQs) section of the claim’s manual has been prepared to provide you with guidance in case of insurance claims. These FAQs specifically relate to:

* **Property Damage** – damage to your assets situated permanently at the address of the location insured;
* **General Liability** – injury or damage suffered by third parties.

**Property Damage Claims**

Insurance has been purchased that covers physical damage to the assets(s) such as buildings, carpets, roofs, and in most cases the contents within the building insured.

**Will an assessor be appointed to my claim?**

This depends on the complexity of your claim. Sometimes it is necessary to appoint a loss adjuster to help with processing your claim. You will be advised when you lodge your claim if this is the case.

Where urgent repairs are needed to make safe, the loss adjuster should be contacted directly to attend quickly and authorise repairs. (Phone Loss Adjuster on 1300 780 748)

**How can I check the status of my claim?**

Please contact [**michael.kennedy@cathrisk.org.au**](mailto:tony.meakin@sandhurst.catholic.org.au) Ph 0402 536 150

**How are claims paid?**

When settling claims, insurers may agree to reinstate, replace, or repair any damage, or finalise the claim with a cash settlement.

**What is a deductible/excess?**

A deductible or excess is the out-of-pocket amount, the insured must pay when making a claim with an insurer. This may be either payable directly to an insurer as an out-of-pocket expense or deducted by the insurer from any settlement you receive.

**What happens if there is a dispute over who is 'at fault' in an accident?**

When a claim is lodged, CRIS will collect a full incident description from all parties involved in the accident, as well as any witnesses who may be available.

**Can I arrange repairs or replacement before I make a claim?**

It is preferred CDOS lodge all claims with any photos or measurements of the damages prior to arranging any repairs or replacements. Insurer can arrange repairs and replacements from our preferred supplier network. This network offers quality goods and repairs from authorised businesses throughout Australia.

Alternatively, CDOS may choose local contractors to obtain fair and reasonable written quote/s. However, a quote will need to be supplied for assessment before CDOS engage a Contractor/s.

**Organising emergency repairs**

It is preferred CDOS lodge a claim prior to arranging any repairs and/or replacements. Sometimes, emergency repairs are needed to make safe. Emergency repairs can include:

* repairing broken glass
* drying carpet
* any other repairs needed to minimise your loss.

In case of a damage claim, CDOS have a duty of care to ensure the property is made safe. This can include cordoning off or securing the damaged area, arranging temporary fencing etc.

If you are unsure about what safe repairs are needed, or for after-hours emergency claim help please call your loss adjuster on 1300 780 748.

**Liability Claims and Incidents**

Liability claims are generated from third parties who claim that due to an alleged act(s) of negligence (most liability claims arise due to negligence), they have suffered a bodily injury or damage to their property. The claim can manifest as a complaint (from a parent of an injured student for instance) through to a demand from a solicitor acting on behalf of the aggrieved party. A claim may arise due to.

* a slip and trip
* lack of supervision or management of an incident (concussion or other significant injury)
* injury suffered by contract labour on your site.
* damage to third party property.

Often a claim can manifest a long time after the alleged incident. It is crucial therefore, to record all incidents of bodily injury when they happen, with witness statements. If in doubt, please contact [**michael.kennedy@cathrisk.org.au**](mailto:michael.kennedy@cathrisk.org.au) **Ph 0402 526 150**

**What information should CDOS maintain or collate for a future liability claim?**

* Incidents that occurred many years ago can lead to a liability claim. When somebody is injured or a third party’s property is damaged, CDOS should keep detailed records and incident reports as soon as practical after the incident, including a detailed incident report verified by management, any witness details, relevant photos etc.
* If a liability claim is made, these documents may be the best way to provide evidence of what occurred, find witnesses, and respond to allegations made years after an event.
* To help with this process, you can notify Insurer of an incident.

**For more serious incidents what should we do?**

* The same process - record the incident with witnesses as soon as possible.
* Do NOT admit liability or responsibility in any way.
* Notify your direct manager per the relevant CDOS procedure. Ensure notification is made by nominated CDOS representative to the insurer as soon as possible (including CRIS).

Please contact CRIS on Ph: 0402 536 150 or [**michael.kennedy@cathrisk.org.au**](mailto:tony.meakin@sandhurst.catholic.org.au), if you have any questions or in any doubt. It is preferred to notify of an incident that does not manifest into a claim than run the risk of not notifying.