

Guide To Lodging A Claim

Accidental Damage

General Guidelines

- All sections of the claim form must be filled-in with as much detail as possible and signed by the policy holder.
- If the actual date of the damage is not known, then a date range should be supplied to show when it could have occurred.
- Excess payments are to be made to Winthrop Australia unless otherwise agreed with Protecsure

How to Lodge Your Claim

Please complete the checklist below before submitting your claim

- Is the stated cause of damage as a result of a single incident?
- Is the stated cause of damage consistent with the damage sustained and the repairs to be undertaken?
- Have you properly described on the claim form how the damage occurred?
- Is the damage caused by multiple, unconnected events? If so, each event is a separate claim and requires completion of a separate claim form and excess payment.

Please upload the claim form to Winthrop Australia when creating a service case at <https://service.winaust.com.au/support>

Please note: The information provided in this document is for information purposes only. It is not intended to bind the insurer in any way. Please refer to your policy wording for full details of your cover and exclusions.



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Protecsure Claimant Information Sheet

Education Equipment Policy

Education Equipment Policy Background

Protecsure provides authority to a number of its authorised representatives to place Insurance cover for your mobile electronic device through Protecsure's Education Equipment Policy.

Protecsure understands that when there is an issue with a device used for education purposes it is important that a claims process is in place to meet the owners/user's needs.

For this reason, Protecsure has designed a claims process with efficiency in mind that allows our selected representatives to act as a claim's fulfilment provider; this allows them to:

- Proceed with repairs without needing to refer to Protecsure for approval if certain circumstances apply. Protecsure call this our Expedited Claims Process
- If the details of the claim do not fall within the criteria of our Expedited Claims Process, then to send the claim details to Protecsure once they have assessed the damage to the equipment, for Protecsure to assess the claim and review approval.

What Protecsure needs from you:

- To complete the attached claim form to the best of your ability. Missing or incorrect details may cause delays in the claims processing, so it is important to ensure the information provided is complete and accurate.
- Payment of the Policy excess to the repairer so repairs or replacement can proceed
- If you are unhappy with any aspect of the service or have any specific requirements, then to contact Protecsure directly using the details contained in this information sheet.

How our Fulfilment provider will assist you

Our fulfilment provider will:

- Collect the claim form from you
- Assess the damage to your device
- Complete a report on the damage which will detail the costs of repairs, if applicable.

If the device is repairable and all details fall within our Expedited Claims Process the fulfilment provider will:

- Contact you to collect the Policy excess
- Proceed with the repairs to the item

If the device is not repairable or the details fall outside of our Expedited Claims Process the fulfilment provider will:

- Provide the claim form and quote to Protecsure
- Upon receipt of approval from Protecsure contact you to collect the Policy excess
- Proceed with the repairs or replacement of the item.



What to Expect From Protecsure When Making a Claim

At all times, Protecsure will seek to operate in an honest, efficient, fair, transparent, and timely manner in its dealings with you.

If the details of the claim fall outside of our expedited process agreement with our fulfilment provider Protecsure will aim to respond to the information provided to us within 1-2 Business days. At this time we will provide the following information

- a claim reference number,
- the contact details of the person managing your claim, and
- confirm the excess amount that is applicable to the claim.
- provide cover advice or request further information

Claim Assessment:

Once Protecsure has received all the relevant information and finalised its enquiries, it will inform you of its decision to either accept or deny your claim within 10 business days. Protecsure's decision will take into consideration all the relevant known facts, the terms and conditions of the policy, as well as any applicable legislation.

If Protecsure identify potential issues with the claim, it will explain any adverse findings to you and give you an opportunity to respond and provide additional information.

If your claim has been accepted, Protecsure will authorise its fulfilment provider to proceed with the repairs or replacement of your device. In exceptional circumstances, should the item not be able to be repaired or replaced, Protecsure will issue you a cash settlement fact sheet for you to review

If the claim is denied, Protecsure will explain its reasons to you in writing and provide a copy of its Complaints process and inform you how to access internal or external dispute resolution services.

Timeframes and Updates:

Protecsure will aim to respond to your emails and enquiries about the claim's progress within 2 business days of their receipt. Protecsure will tell you about the progress of your claim at least every 20 business days.

Once Protecsure have received all of the information required to assess the claim, it will make a decision within 10 business days of having received the latest information.

If Protecsure receive a complaint from you, it will acknowledge its receipt within 1 business day.

If Protecsure appoints a Loss Adjuster or Investigator to the claim, it will advise you of their role and involvement within 5 business days.

If any of these timeframes are not practical, then Protecsure will discuss an agreeable alternative timeframe with you. If an agreement cannot be reached, Protecsure will send you details of its Complaints Process.



Complaints and Disputes:

Complaints and disputes are uncommon however, Protecsure understand they may arise from time to time. If you are dissatisfied with any aspect of your dealings with Protecsure, then the details of its complaints process are available on its website - <https://www.protecsure.com.au/complaints-and-disputes/>

Vulnerability or Financial Hardship:

Protecsure's policies for customers experiencing vulnerability or financial hardship can viewed on its website.

Vulnerability

<https://www.protecsure.com.au/wp-content/uploads/2021/06/Customers-Experiencing-Vulnerability-Policy-1.pdf>

Financial hardship –

<https://www.chubb.com/au-en/customer-service/financial-hardship-policy.html>

Should you have any enquires in regards the above, or require information in regards any other claims matters, please send an email to claims@protecsure.com.au or call 02 8251 6666 and we will be happy to help

