

SEVENTH-DAY ADVENTIST CHURCH SPD MOTOR VEHICLE FLEET CLAIMS PROCEDURES 31 MARCH 2016 to 31 MARCH 2017

INSURER: **CGU INSURANCE** POLICY NUMBER: **24F 2462945**

This document has been prepared by Marsh Pty Ltd to assist you under the Insurances arranged by Marsh Pty Ltd for and on behalf of The Seventh-day Adventist Church (SPD). If clarification of cover is required please consult Risk Management Service (RMS) South Pacific Division in Sydney by phone on 02 9847 3375 or info@rms.org.au.

IN THE EVENT OF AN ACCIDENT:

- Ensure anyone requiring medical attention is cared for.
- Stop and exchange names, addresses, and contact numbers with the other party(ies) involved. Also record registration number of other vehicle and the other party's driver's license number. Take photos if possible.
- Record names and addresses of as many witnesses as possible at the scene of an accident. No discussion whatsoever should be entered into as to the negligence of either party, and no admission of liability should be made.
- Report accident to Police if required to do so by State Motor Traffic Law or By Law.

CGU MOTOR CLAIMS

IF YOUR VEHICLE IS IN AN ACCIDENT AND REQUIRES TOWING,
CALL CGU CLAIMS 24 HOURS, 7 DAYS A WEEK **13 24 80**



When you call, CGU will:

- arrange for the damaged vehicle to be towed to a CGU Network Repairer
- arrange for the driver to be returned to their office or residence by taxi (maximum paid fare \$50.00)
- arrange to have the vehicle quoted, assessed and repaired
- arrange to have the repaired vehicle returned to the driver

PAYING YOUR EXCESS:

When you lodge your claim, CGU will provide you with instructions on how and when to pay your excess of \$500. If you are required to pay your excess up front, in many cases you will pay your excess to the repairer. However you may also pay directly to CGU by EFT (we suggest you keep your EFT confirmation):

Bank:	NAB	Reference:	Seventh Day Claim Excess, Claim No: _____
Account:	CGU Insurance	Amount:	\$500
BSB:	082941		
Account Number:	149304134		

NO FAULT EXCESS

You will not need to pay an excess if your vehicle was damaged in a collision and you can satisfy CGU that another driver was totally at fault and you can provide CGU with the other vehicle's registration number and the other driver's full name, license number and address. If liability is unclear, CGU may ask you to pay your excess at first and will only refund if and when they are 100% clear the accident was the fault of another driver.

CGU MOTOR CLAIMS

Phone: 13 24 80
Email for new and existing claims (include claim number): claims@cgu.com.au

IF THE VEHICLE HAS BEEN DAMAGED IN AN ACCIDENT AND IS DRIVABLE:

After either submitting a claim form or calling 13 24 80 to lodge the claim, obtain a quotation from a CGU Network Repairer, and book your vehicle in to be repaired at a time convenient to yourself and the repairer.

Ask the repairer to contact CGU and arrange an assessment for the day on which the vehicle is booked in. Where possible, leave a copy of the CGU "motor vehicle claim form" (available from your Fleet Manager) with the repairer prior to it being assessed.

If you don't know where the nearest CGU Network Repairer is located, please call CGU Insurance on 13 24 80.

IF THE VEHICLE HAS BEEN IN AN ACCIDENT AND IS NOT DAMAGED:

Call 13 24 80 to notify the insurer of the incident or complete the CGU "motor vehicle claim form" and post, fax or email it (with any correspondence received from the other party) to your nearest CGU Insurance office (listed on the CGU claim form). Once you have a claim number, please include this in all correspondence with CGU.

RECOVERING FROM A THIRD PARTY

If your claim exceeds the excess, CGU will handle the third party aspect. However if a Third Party is at fault and the claim is below your excess or you do not wish to claim under the SDA insurance, proceed as follows:

- Obtain a quote for repairing your vehicle.
- Send a Letter of Demand and the repair quote to the Third Party.

SAMPLE – 1ST LETTER OF DEMAND

Dear

We are the owners of (vehicle) which was damaged in a collision with a vehicle driven by you and owned by at am/pm on

We are holding you liable for the cost of the damage.

We are claiming payment of \$. from you which is the cost of repairs/reinstatement as shown on the enclosed account.

Please make payment within ten (10) days from the date of this letter.

Yours faithfully,

- Keep a copy of the quote and the letter.
- If the Third Party pays the cost of repairs, the matter is settled.
- If the Third Party ignores the letter of demand you should send a second letter about ten (10) days after the first one.

SAMPLE – 2ND LETTER OF DEMAND

Dear

In our letter dated we gave you until to pay the cost of repairs to our vehicle.

As we have not received any settlement, we are now informing you that we may take legal action against you. Unless we receive the costs claimed, namely \$ within seven (7) days, we will without further notice issue a Summons against you for the recovery of money.

Yours faithfully,

- If the Third Party ignores the second letter, consider whether it is worth referring the matter to your Solicitor.