

# What to do in the event of a property loss.

## Notify RMS immediately

Do not delay reporting the loss to RMS. Doing so may result in your claim being declined. Call, email or complete the online loss notification form.

## Don't hamper your claim.

Do not dispose of any damaged items until we advise that they are no longer required or the assessment of the loss is complete.

## Loss exceeds \$5000

You must contact RMS immediately so we can determine whether to appoint a loss adjuster.

## Date of loss

A claim is not valid unless you provide an accurate date of when the loss or damage occurred.

## Criminal Activity

For losses caused by vandalism, theft, burglary, etc. you must report it to police and provide RMS with the police report number.

## Supporting documents

Be ready to provide RMS with photos, copies of invoices, receipts and quotes to substantiate your claim. This is the usual practice for any loss.



## How much will be paid?

If a payment is approved it will normally be for the GST exclusive cost of reinstating the loss, less any applicable excess.

The amount payable for damaged items is the lower of the cost to repair the items, the cost to replace the items, or the amount of cover in place. For higher value items (exceeding \$250) you will need to provide quotes for both the repair and replacement of damaged items to determine which is lower.

If replacement is necessary (or the lower cost option) the amount payable is based on the cost to replace the items with the same make and model that was damaged or lost.

If the same make and model is no longer available, the amount payable will be based on the nearest equivalent available in terms of functions and quality. You may choose to replace the item with a better, different or more comprehensive model but any additional cost is your responsibility.

For assistance with any claim please contact us:

claims@rms.org.au  
+ 61 2 9847 3375

This information is provided as a general guide for preparing your loss documentation for common types of minor property losses. Larger or less common losses may require a different or more specific process and you should contact RMS immediately for instructions.

