

Claims Procedures

General

The following are points which are common to all Insurance Claims:

- ▶ No matter what type of claim occurs, do not admit any liability or negotiate any settlement either in writing or verbally.
- ▶ Notify the claim to Aon New Zealand as soon as possible. Your contact person details are:

	<i>Telephone</i>	04 819 4000
Robyn Carr	<i>Direct Dial</i>	04 819 4024
	<i>Facsimile</i>	04 819 4100
Claims Broker	<i>Email</i>	Robyn.Carr@aon.co.nz

- ▶ Prevent further damage and seek to minimise the loss as much as is physically practicable and economically viable:
 - ▶ *do not proceed with permanent repairs or replacement*
 - ▶ *do not dispose of damaged property*
 - ▶ *complete a claim form and forward it together with supporting documents to Aon New Zealand Ltd*
 - ▶ *keep Aon informed of any developments*
 - ▶ *take photographs of damage if possible.*
- ▶ Aon New Zealand Limited will expedite settlement and will, if appropriate, arrange for interim payments to be made.
- ▶ Aon New Zealand Limited will record all claims notified and their settlement cost for analysis and loss prevention.

Material Damage/Business Interruption/Liability Claims

- If damage is likely to be over \$5,000 in cost notify Robyn Carr at Aon who will:
 - i arrange for the Insurer to give permission for you to have **minor** damage repaired or
 - ii arrange for the Insurer to appoint an assessor to:
 - a. inspect the damage
 - b. authorise repairs etc.
- For ALL incidents you must:
 - i complete the appropriate incident report form (property damage or liability).
 - ii send the original to ~~Mike Lovering at Unitec~~ y @ # 7) " U .
 - iii retain a copy for your records.

IMPORTANT POINTS TO REMEMBER

- Do **NOT** admit liability or agree any payment.
- Take all reasonable steps to minimise any further damage.
- Retain damaged property for inspection, if required, by insurers.
- Record all costs arising out of the damage.
- In the case of claims for burglary, malicious damage and/or loss of money, notify the Police and give all reasonable assistance in recovering the property and in the apprehension and punishment of any guilty person.

Property Damage Incident Report Form

THIS FORM IS TO BE COMPLETED FOR ALL LOSSES

FACILITY	
NAME	
ADDRESS	
PHONE NO.	
DATE OF LOSS	
WHERE DID THE LOSS, INCIDENT, ETC. OCCUR?	
HAVE THE POLICE BEEN ADVISED? (Burglary/Theft/Wilful Damage claims only)	
DESCRIPTION OF PROPERTY LOST, DAMAGED, ETC.	
ESTIMATE OF LOSS OR DAMAGE (Dollar Value)	
WHAT HAPPENED?	

SIGNED	
POSITION	
DATE	
WHEN COMPLETED, PLEASE FORWARD TO <u>MIKE LOVERING</u>	

Unitec's Insurance Coordinator c/o Finance Dept, Bldg 48, Mt Albert Campus

N.B. Further documentation may be required.

Liability Incident Report Form

THIS FORM TO BE COMPLETED FOR ALL INCIDENTS

PLEASE NOTE: *Under NO circumstances admit liability for or settle any claim, or incur any costs or expenses in connection therewith, without the prior written consent of the Insurance Company.*

FACILITY	
ADDRESS	
PHONE NO.	
DATE OF INCIDENT	
OWNER OF PROPERTY DAMAGED/INJURED PERSON OR CLAIMANT	
THEIR ADDRESS	
LOCATION/ADDRESS WHERE INCIDENT HAPPENED	
HAS A CLAIM BEEN MADE AGAINST YOU - EITHER VERBALLY OR IN WRITING?	YES/NO If in writing, attach original to this claim form.
WHAT HAPPENED?	

I/we declare that to the best of my/our knowledge the above statements are true and correct and I/we have not withheld or misstated any material information, which may directly or indirectly affect the claim.

SIGNED	
POSITION	
DATE	

WHEN COMPLETED PLEASE FORWARD TO MIKE LOVERING

Unitec's Insurance Coordinator c/o Finance Dept, Bldg 48, Mt Albert Campus

N.B. Further documentation may be required.

Travel Claims

- Claim forms may be obtained by phoning Aon.
- Send the completed claim form to ~~Mike Lovering~~ Unitec's Insurance Coordinator c/o Finance Dept, Bldg 48.
- In the case of theft or loss of cash or valuables, a copy of the report to police or other relevant authority in the country where the loss occurred is to accompany the claim form.
- Documentation to support the amount claimed is to accompany the claim form i.e. receipts, invoices, quotes, copies of tickets, reports from the airline, hotel, policy etc.
- If baggage is mislaid by an airline then advise the airline and complete any claim form before leaving the airport.

ACE ASSIST ACCESS CARD

Unitec gains access to the Ace Assist Travel Assistance Programme via the Corporate Travel Insurance Policy. For a medical situation where assistance is required please call the Alarm Centre listed on the back of the card which is closest to the region of the world where you are located at the time you need assistance. Calls may be placed direct, the charges reversed or the Alarm Centre can be requested to call you back.

ACE Assist Number: Auckland - (64) 09 359 1616

Motor Claims

If the cost of repairing the damage is likely to be below \$1,000 and no other party is involved, arrange for the vehicle to be repaired.

BUT

If a third party is involved, then always obtain:

- i. name and address of third party driver.
- ii. make of third party vehicle.
- iii. registration number of third party vehicle.
- iv. name and address of vehicle owner (if different from driver).

Give:

- i. your name and address.
- ii. the make and registration of the Unitec vehicle involved in the accident.
- iii. Unitec's name and address.

IMPORTANT POINTS TO REMEMBER

- Do **NOT** admit liability or agree any payment to the third party.
- If there were independent witnesses, obtain the name and address of each.
- Arrange for the vehicle to be moved to a place of safety if it cannot be driven.
- Advise Police (Transport Division) if required by law.
- Refer to accident claim procedures overleaf.

1. CURRENT MOTOR VEHICLE INSURANCE ARRANGEMENTS

All vehicles operated by Unitec are insured under a “blanket” policy. Policy details are:

Insurer:	Lumley General Insurance (New Zealand) Limited		
Policy Number:	6000000696		
Policy Excess:	Windscreens / Glass (Not headlights)	-	Nil
	Third Party Liability	-	Nil
	Fire, Theft & Illegal Conversion	-	Nil
	Other Losses	-	\$ 1,000

Vehicles are insured for their current market value.

The policy is extended to cover:

- Legal liability for damage to motor vehicles and property owned by third parties.
- Liability under the Transport Act in respect of the hire of rental vehicles.

Note: This cover applies only to vehicles hired in New Zealand where the hire is in the name of Unitec and only when the insurance cover offered by the rental company is declined: You **must** sign that you are **NOT** taking the cover offered by the rental company.

2. RESTRICTIONS TO COVER

Under the terms of the policy the insurance cover is invalidated if an insured vehicle is used under the following circumstances:

- For the conveyance of fare paying passengers, hire, racing, pacemaking, experiments, tests, trials or demonstrations.
- When knowingly driven or used in an unsafe condition.
- When being driven by a person under the influence of alcohol or drug or when the proportion of alcohol in the blood exceeds the limits specified in the Transport Act.
- When being driven by a person who is either unlicensed to drive or when the driver is acting outside the scope of any driving restrictions imposed, (e.g. learner or young driver restrictions).

Insurers may also refuse to meet a claim if the policy conditions are breached through fraud or if a misstatement of circumstances surrounding a claim is made.

If circumstances arise where insurers are entitled to refuse to meet a claim the assigned driver will be personally liable for damage to the Unitec vehicle and/or other (third party) property. If you allow another person who is not a Unitec employee to use one of your vehicles and that person contravenes the terms of the policy then again the assigned driver will be personally liable for any damage to the Unitec vehicle and also for any damage caused in the accident to the property of others.

Private possessions carried in the vehicle are **NOT** insured.

Any excesses applicable are the responsibility of the driver's cost centre.

These conditions apply to hired or borrowed vehicles as well as to vehicles owned by Unitec.

ALL CLAIMS EXCLUDING WINDSCREEN/GLASS

- In all cases, except after hours emergencies, initial contact should be made with ~~Mike Lovering~~
Unitec's Insurance Coordinator c/o Finance Dept, Bldg 48, Mt Albert Campus .
- Drivers must fully complete and sign claim forms (which must be counter signed by the driver's immediate manager).
- Claim forms should then be forwarded to the above-named.
- Rental vehicles: The above procedures should be followed. In addition, immediate notification must also be provided to the rental car company.

WINDSCREEN & WINDOW GLASS CLAIMS

- Direct contact should be made with the following preferred repairer:
Smith and Smith Glass - 0800 80 90 80
- Inform the repairer that Lumley General Insurance (NZ) Limited, Wellington is your Insurer and their account for repairs should be forwarded directly to them.

You will need to quote the policy number - it is 6000000696