

How to fast track your Claim



Here are some tips to make the claim take off faster and land a good claim experience.

Fasten your seatbelts!

Before a Claim Occurs

As soon as you receive your Schedule of Insurance, please check that the details of your insurance are correct. In particular, please ensure that these details are correct:

- **Insured name** (this should match the ABN details & the name of the bank account into which any claim would be paid.)
- **Property location** (Is the latitude/longitude within the cropped area)
- **Crop details** (Is the Field name, area, crop type, Estimated Insured Yield, Insured Value correct & Field Excess Percentage correct)



Please note that a **Property Map**, Standard or Detailed, if not already provided, needs to be provided within 72 hours of lodging a claim, to avoid any additional fees.

When an Event Occurs

When an insured event occurs, make sure you inspect the Property and identify any areas of damaged Crop.



You should also mark the areas where you have identified damage on a map.

When a loss has been identified,

you need to consider if the damage will exceed the field excess percentage & any relevant franchise. If you consider that the damage will exceed the excess, then you should notify the loss by contacting your broker/agent or clicking the "Notify Loss" button above & completing the Loss Notification form.

Review your policy and confirm that all the details mentioned in the above section are correct.

CRU will review the loss notification, advise you if any additional information is required and if necessary, appoint a Loss Adjuster.

Working with the Loss Adjuster

For most losses the Loss Adjuster will need to visit your Property to inspect the loss or damage.

Whenever possible **the insured** or their authorised representative **should attend the Property with the Loss Adjuster**, to assist in the identification of damaged Fields and the damaged areas within those Fields.



You are required to provide the Loss Adjuster with any reasonable assistance they require to inspect the damage.

Remember, the Loss Adjuster's primary role is to assess the extent of the damage you have identified.

For most claims, regardless of the policy type, you will need to complete a Harvest Declaration Form as soon as harvest is concluded. This needs to be provided to the Loss Adjuster as soon as possible.

Processing the Claim



CRU and/or the Loss Adjuster will keep in contact with you at various stages throughout the claim process until your claim is finalised.

For loss of Potential Yield claims, the percentage loss can only be calculated once the Potential Yield and the Harvested Yields are determined. The determination of the Potential Yield is also necessary to calculate the Field Sum Insured.

Once the percentage loss and Field Sum Insured have been determined it's then possible to calculate the net Field loss.

Provide the information to the loss adjuster in a timely manner.

Settlement

Once we have reviewed the loss assessment and subject to there being no outstanding information, we will proceed to offer settlement of the claim.



Most claims are settled shortly after we receive the completed release and confirmation of the premium being paid.

Want to know more?

Contact one of our distribution partners or the broker/agent that sent this document to you. Contact CRU on:

www.cruw.com.au

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