

Frequently Asked Questions about Insurance Claims

I have my own insurance – should I use this first before approaching council?

- Yes. A claim should be made on your own insurance policy in the first instance. Your insurer will arrange the necessary assessment/s and repairs if it is a loss covered by your policy. If your Insurer believes Council to be liable, they will lodge a claim against Council on your behalf.

How long will my claim take to be investigated?

- You will receive a written acknowledgement of your claim from either Council or its representative within five (5) working days detailing the potential decision due date. Council endeavours to make decisions for most Insurance claims within 20 business days however this is dependent on you providing all the mandatory information requested on the Incident Report Form. If Council does not receive sufficient information, Council will request further information from you which delays the investigation and decision process. Please also note that more complex claims that we are required to lodge with our Insurer, can take significantly longer and it is not possible to provide a definitive timeframe for how long each of these types of claims are likely to take to be finalised.

Do I have to wait until the investigation is complete to have my vehicle/property repaired?

- No. You or your insurer may arrange repairs at any time. However, thorough photographs of the damage must be taken as proof of the loss and two (2) repair quotations must be obtained prior to the commencement of repair works. Please also ensure that the quotations are in the name of the person lodging the claim with Council.

How will I be notified of the decision regarding my claim?

- Council or its representative will advise you of the outcome of your claim in writing. The preferred method of notification is by email.

What if I'm not happy with council's decision?

- You can request an Administrative Review of the decision. This request must be submitted in writing quoting your claim reference number. You will be required to provide additional information or evidence to further support your claim. A secondary investigation will be conducted by a different council officer to your original decision maker. You will receive a written acknowledgement of your request for an internal review within five (5) working days detailing the new decision due date. It is important to note that requesting your claim be reviewed, may not change the outcome of your claim.

If my claim is approved, what happens now?

- In order for reimbursement of costs to be made to you for repairs to your property/vehicle, council requires a copy of the invoice for the repairs to your property/vehicle marked as paid by the repairer. Please note that it is Council procedure to reimburse the lowest quotation only. Please ensure that the invoice is addressed to the name of the person lodging the claim with Council. We also require you to provide your bank account details, including the BSB and account number and the name of the account in writing to enable us to process the reimbursement.

It is important to remember that Insurance Claims of any nature require proof of negligence on the part of Council. Please provide as much relevant information and evidence as possible to assist with investigating your claim.