

# Uniting Church in Australia Insurance Services (WA)

2020/21 Claims Manual  
Thursday, 1 December 2020



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## Introduction

This Claims Insurance Manual has been prepared to present a broad outline of your responsibilities in the event of a claim and to provide an overview of the process per insurance class of how to lodge the claim.

Should you have any queries please don't hesitate to contact us.

Sincerely,



**Ian Maybury**  
National Manager  
Health & Community Services

Phone: +61 8 9217 0846

Email: [ian.maybury@au.lockton.com](mailto:ian.maybury@au.lockton.com)

## About Lockton

As the world's largest privately held, independent insurance broker, Lockton's 7,000+ Associates and advisors are focused on your needs. Our over-riding goal is to provide our clients – businesses like yours and individuals like you – with the best insurance, risk management and employee benefit solutions.



## Lockton Servicing Personnel

To provide the complete range of broking services, the following persons are involved in your account.

Ian Maybury *National Manager – Health & Community Services*



Key Account Manager responsible for all facets of the delivery of Lockton's service to United Church, ensuring agreed deliverables are met and resources are allocated appropriately to service your needs.

Phone: +61 8 9217 0486  
Mobile: +61 400 699 020  
Email: [ian.maybury@au.lockton.com](mailto:ian.maybury@au.lockton.com)

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Lauren Brazier *WA Manager – Health and Community Services*



Secondary contact should Ian not be available.

Phone: +61 8 9217 0847  
Email: [lauren.brazier@au.lockton.com](mailto:lauren.brazier@au.lockton.com)

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Nikki Oliver *Associate – Health and Community Services*



Nikki is actively involved in the delivery of services to United Church, including claims support, and is your immediate back up should Ian or Lauren be unavailable.

Phone: +61 8 9217 0826  
Email: [Nikki.oliver@au.lockton.com](mailto:Nikki.oliver@au.lockton.com)

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[www.locktonaustralia.com.au](http://www.locktonaustralia.com.au)

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# General Information

## NAME OF INSURED

Uniting Church in Australia

# General Claims Procedures per Class

## General Claims

There are a number of steps which must be taken immediately:

1. Report the incident to Lockton Companies Australia by telephone, facsimile or email, wherever practicable, within 24 hours of the incident.
2. Regardless of whether or not the claim has been reported or a loss assessor appointed, you must immediately do whatever is necessary to prevent further loss of life or property damage. For example:
  - Call the fire brigade, ambulance, police or other appropriate emergency service.
  - If during business hours ensure the evacuation, if necessary, of staff and neighbours.
  - If critical machinery fails, commence investigations to locate replacement plant or services.
  - Have a security company install boarding over smashed windows and, if appropriate, employ an overnight security watchman.
  - Remove property which is exposed to further loss or damage to a more secure place if possible.
  - Providing no danger to life or limb is involved, ensure the safe removal and storage of vital business records.
3. Complete all claims documentation as soon as practicable (ensuring your ABN No. and Input Tax Credit entitlement are included) and forward to Lockton Companies Australia with any supporting documents.
4. Whatever the circumstances of the incident, **DO NOT ADMIT LIABILITY EVEN IF YOU THINK YOU ARE AT FAULT**. Your Insurer is entitled to deny a claim or pay a reduced amount if statements made by you or your employees prejudice the Insurer's position.

It is impossible to give guidelines for procedures to follow in every claim, simply because of the nature of accidents –

- They cannot be predicted
- They do not follow set patterns

However, the following general procedures for various major classes of insurance can be relied upon to cover most circumstances. For any other claim involving other classes of insurance, contact Lockton Companies Australia without delay.

## Broadform Liability/ Umbrella Liability

UNDER NO CIRCUMSTANCES MUST LIABILITY BE ADMITTED EITHER VERBALLY OR IN WRITING

Upon the happening of any incident likely to give rise to a claim, the following procedure should be implemented:

1. All reasonable steps should be taken following an occurrence to protect the person or property from any further injury or loss.
2. Obtain all details you can –
  - Of the incident;
  - Of the Third Party;
  - Of the witnesses.
3. In all cases, contact Lockton Companies Australia immediately for advice on how to handle the matter
4. Do not give any interview or make any statement to a loss adjuster or other person investigating any accident of damage UNLESS such person is acting on behalf of your Insurer or your own organisation.
5. No correspondence should be entered into with a third party except acknowledgment of receipt of the claim. The acknowledgment letter should read as follows:

### **“Without Prejudice”**

We acknowledge receipt of your correspondence concerning the incident at:

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This is receiving our attention.

Forward all letters of demand, writs/summons to Lockton Companies Australia immediately

### **Property**

Mostly these claims will arise from losses involving such events as:

- Fire
- Storm
- Flood
- Explosion
- Theft / Burglary
- Malicious Damage
- Breakage – Accidental Damage
- Impact by Vehicles

If something happens to cause loss of or damage to your property:

1. Take all necessary precautions to protect property from further loss or damage. Please contact Johns Lyngs Group on their 24/7 hotline: 1300 218 992 for assistance.

2. Call the police or other emergency services as required. Any loss by theft or willful or malicious damage should immediately be reported to the nearest police station and details of the attending police noted.
3. If you suspect that the loss or damage may exceed the policy deductible, obtain all details you can
  - Of the incident;
  - Of the amount of loss;
  - Of any witnesses.
4. Contact Lockton Companies Australia immediately for instruction on how to handle the claim.
5. Complete Claim Form documentation (ensuring your ABN No. and Input Tax Credit entitlement are included) and all claims documentation as soon as possible after the occurrence whilst details of the incident is still fresh in the minds of all concerned.

## Management Liability/Professional Indemnity

An important feature of any Management Liability/Professional Indemnity policy is the “claims made” basis of cover. Essentially these forms of cover require immediate notification of:

1. A claim against an insured
2. Any circumstances which may give rise to a claim under the policy.

If such circumstances are not reported to the insurer prior to expiry of the period of insurance, the insurer is not bound to provide indemnity under the policy.

In order to ensure that any entitlement to indemnity is preserved, your insurer must be advised of any incident which may give rise to a claim, immediately, when it comes to your attention and prior to the expiry date of the policy.

Notification should be given to Lockton Companies Australia personnel who will then:

1. Advise what action should be taken
2. Notify insurers on your behalf.

## Workers Compensation

The following documentation is required to lodge a workers' compensation claim:

- Workers' Compensation Claim Form 2B
- First medical certificate
- Employers report form
- Witness statement (if applicable)
- Journey report form (if applicable)

The supervisor must ensure that the injured employee has correctly completed the forms and they are submitted to the insurer within 3 working days.

Additional documentation that may arise as claim progresses is as follows.

- Supporting statement
- Progress medical certificates
- Final medical certificates
- Doctors reports



## Insurance Weekly Payments

### First 13 weeks of incapacity (Industrial Award)

During the first 13 weeks of incapacity, the injured worker is entitled to be paid their pre-injury earnings including overtime, bonuses or allowances up to the maximum outlined below (amount subject to change annually in July when prescribed amount is reviewed).

### After the first 13 weeks (Industrial Award)

The worker is entitled to be paid his/her award wage rate plus:

- Any service payments or over award that is paid on a regular basis
- Any allowance that is paid on a regular basis and which relates to the number or pattern of hours worked
- Any other prescribed allowance
- But NOT penalties, bonuses or other allowances, or overtime up to the maximum outlined below.

### First 13 weeks of incapacity (No Industrial Award)

During the first 13 weeks of incapacity, the injured worker is entitled to be paid average earnings in the year prior to the accident, including OT, bonuses and allowances to the maximum outlined below. If the injured worker has been in the job for less than one year (52 weeks), the average weekly earnings are to be determined for the period that the worker WAs employed.

### After the first 13 weeks (No Industrial Award)

The injured worker is entitled to receive 85% of the average earnings in the year prior to the accident (as calculated above).

## Workers Compensation

**Insurer: Catholic Church Insurance Limited**

**Policy Number: 16 WRC 0161085**

The following documentation is required to lodge a workers' compensation claim:

- Workers' Compensation Claim Form 2B
- First medical certificate
- Employers report form
- Witness statement (if applicable)
- Journey report form (if applicable)

The supervisor must ensure that the injured employee has correctly completed the forms and they are submitted to the insurer within 3 working days.

These documents are available from the Insurance Page on the UCWA website - <https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>

Lodgment will be made directly with the insurer. Please email the completed documents to: [workerscomp@ccinsurance.org.au](mailto:workerscomp@ccinsurance.org.au)

<https://ccinsurance.org.au/Workers-Compensation/Employers/Western-Australia/Claims/Pages/Lodging-a-claim.aspx>

The insurer will then liaise directly with you in regard to the progress of the claim and will also liaise directly with our designated Workers Compensation team to assist with the management of the claim.

WorkCover WA also have an information section on their website that outlines your responsibilities as the employer - <https://www.workcover.wa.gov.au/employers/managing-claims-return-to-work/managing-claims/>

## Public Liability

**Insurer: Lloyds Syndicate**

**QBE Policy Number: 16IL293734JA**

Please refer to the Liability Section of the General Claims Procedure on page 7 for instructions of what to do in the event of an incident occurring.

Due to the complex nature of Liability claims and the different parties that are involved there isn't a standard claim form that would capture this information. As such we would request notification to UCIS ([ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au)) as soon as you become aware of any circumstances which may give rise to a claim and we will advise dependent on the situation the best course of action for claim lodgment.

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

## Professional Indemnity

**Insurer: Lloyds Syndicate**

**QBE Policy Number: 16IL293734JA**

Please refer to the Liability Section of the General Claims Procedure on page 8 for instructions of what to do in the event of an incident occurring.

Due to the complex nature of Liability claims and the different parties that are involved there isn't a standard claim form that would capture this information. As such we would request notification to UCIS ([ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au)) as soon as you become aware of any circumstances which may give rise to a claim and we will advise dependent on the situation the best course of action for claim lodgement.

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

## Motor Fleet

**Insurer: AAI Limited trading as Vero Insurance**

**Policy Number: MSL071342094**

Please lodge motor vehicle claims directly with the insurer (details below). The insurer will liaise directly with you in regard to taking the vehicle to an authorised repairer for quotation.

### Vero claims:

Email: [lodgeclaim@vero.com.au](mailto:lodgeclaim@vero.com.au)

**App:** Collect all details in the Vero Claims App and send it straight to our claims team. Download the app from the Apple Store or Google Play.

**Phone:** 1300 888 073

**Fax:** 1300 066 150

All traffic crashed involving injury or property damage in Western Australia must be reported to WA Police. You can do this online - <https://www.police.wa.gov.au/Traffic/Reporting-a-traffic-crash>

**These documents are available from the Insurance Page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>.

## Corporate Travel

### Corporate Travel – General

Insurer: Accident and Health International Policy Number: 5542337

### Corporate Travel – Schools

Insurer: Accident and Health International Policy Number: 5542340

Please complete a Corporate Travel Claim form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au) along with any supporting evidence the form requests,

**These documents are available from the Insurance Page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>.

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

### Group Personal Accident – Volunteers

Insurer: Accident and Health International Policy Number: 5542251

Please complete a Voluntary Workers Claim form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au) along with any supporting evidence the form requests.

**These documents are available from the Insurance Page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>.

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

### **Group Personal Accident – Journey**

**Insurer: Accident and Health International**

**Policy Number: 5542090**

Please complete a Journey Claim form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au) along with any supporting evidence the form requests.

**These documents are available from the Insurance Page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>).

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

### **Insured Special Risks**

**Insurer: Vero Insurance Ltd**

**Policy Number: ISG018619185**

Please refer to the Property Section of the General Claims Procedure on page 7 for instructions of what to do in the event of an incident occurring.

Please note that Vero's preferred supplier is Johns Lyng Group – should you require assistance with finding a trade to provide a quotation for repairs, please contact them by phone on 1300 218 992 or by email at [brokerresponse@johnslyng.com.au](mailto:brokerresponse@johnslyng.com.au).

Please complete the relevant claim form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with photos and any quotations for repairs you have obtained.

**These documents are available from the Insurance Page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>).

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

### **Machinery Breakdown**

**Insurer: Vero Insurance**

**Ltd Policy Number: MEB110133196**

Please refer to the Property Section of the General Claims Procedure on page 7 for instructions of what to do in the event of an incident occurring.

Please note that Vero's preferred supplier is Johns Lyng Group – should you require assistance with finding a trade to provide a quotation for repairs, please contact them by phone on 1300 218 992. Please complete the relevant claim form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with photos and any quotations for repairs you have obtained.

**These documents are available from the Insurance Page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>).

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

### **Contract Works – Material Damage**

**Insurer: Vero Insurance Ltd**

**Policy Number: CTA110682414**

Please complete the relevant form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with any supporting evidence the form requests.

**These documents are available from the Insurance Page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>).

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

### **Management Liability**

**Insurer: Insurance Australia Limited (T/as CGU)**

**Policy Number: TBA**

Please complete the relevant form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with any supporting evidence the form requests.

Please refer to the Liability Section of the General Claims Procedure on page 8 for instructions of what to do in the event of an incident occurring.

**These documents are available from the Insurance Page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>).

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

## Crime

**Insurer: Chubb Insurance Australia Limited**

**Policy Number: 93303294**

Please complete the relevant form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with any supporting evidence the form requests.

**These documents are available from the Insurance Page of UCWA website -**  
**(<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>).**

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

## Hall Hirers Liability

**Insurer: Vero Insurance Limited**

**Policy Number: LCB018620263**

Please complete the relevant form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with any supporting evidence the form requests,

Please refer to the Liability Section of the General Claims Procedure on page 8 for instructions of what to do in the event of an incident occurring.

**These documents are available from the Insurance page of UCWA website -**  
**(<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>)**

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

## Marine Transit

### Good Samaritan Industries

**Insurer: Richard Oliver Underwriting Managers Pty Ltd**

**Policy Number: WC3315**

### Householders

**Insurer: Richard Oliver Underwriting Managers Pty Ltd**

**Policy Number: WC3314**

### Marine Hull

**Insurer: Richard Oliver Underwriting Managers Pty Ltd**

**Policy Number: 61-1143435-MCH**

Please complete the relevant form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with any supporting evidence the form requests,

**These documents are available from the Insurance page of UCWA website -**  
**(<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>)**

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

## Cyber

**Insurer: Chubb Insurance Australia Limited**

**Policy Number: 1CY549047**

Please complete the relevant form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with any supporting evidence the form requests. In the event of an actual or reasonably suspected Cyber Incident or Business Interruption Incident, you may contact the Chubb Cyber Incident Response Centre through any of the following:

- **Chubb Cyber Alert App:** download for iPhone and Android devices available on [www.chubbcyberalert.com](http://www.chubbcyberalert.com)
- **Chubb Cyber Alert Website:** [www.chubbcyberalert.com](http://www.chubbcyberalert.com)
- **Chubb Cyber Alert Hotline:** 1800-027-428

## Statutory Liability

**Insurer: Dual Australia**

**Policy Number:**

Presbyterian Ladies College - EVO12314119L5

Trinity College - EVO97753319K0

Good Samaritan Industries - EVO96717319L1

**Insurer: Specialist Underwriting Agencies**

**Pty Ltd Policy Number: CPP180259**

Please complete the relevant form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with any supporting evidence the form requests.

Please refer to the Liability Section of the General Claims Procedure on page 8 for instructions of what to do in the event of an incident occurring.

**These documents are available from the Insurance page of UCWA website -**  
**(<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>)**

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.

## Environmental Liability

**Insurer: Chubb Insurance Australia Limited**

**Policy Number: 05CL012940**

Please complete the relevant form and send through to [ucis.claims@wa.uca.org.au](mailto:ucis.claims@wa.uca.org.au), along with any supporting evidence the form requests,

Please refer to the Liability Section of the General Claims Procedure on page 8 for instructions of what to do in the event of an incident occurring.

**These documents are available from the Insurance page of UCWA website -**  
<https://unitingchurchwa.org.au/uniting-church-centre/resource/insurance-services>

Upon receipt of the completed claim form Lockton will lodge the claim with the insurer within 24hours and confirm back to UCIS the claim has been lodged and provide a claim reference number.

Once the insurer has appointed a claims handler to the incident and they have conducted their initial assessment they will provide and update and advise if they require further information.



### **Our mission**

To be the worldwide value and service leader in insurance brokerage,  
risk management, employee benefits and retirement services.

### **Our goal**

To be the best place to do business and to work.



**LOCKTON®**

Broking done *differently*

BRISBANE | DARWIN | MELBOURNE | PERTH | SYDNEY

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