



Uniting Church WA

Claims Manual

2024 - 2025



Contents

..... 0

..... 0

..... 0

Introduction..... 2

About Lockton 3

General Information..... 4

 Name of Insured 4

 Period of Cover 4

Lockton Servicing Personnel 5

General Claims Procedures 6

Claims Procedure – Per Class 10

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,



Andrew Greig

WA Manager – Health & Community Services

M. +61 403 178 504

E. andrew.greig@lockton.com

About Lockton

As the world's largest privately held, independent insurance broker, Lockton's 9,500+ 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.

What makes Lockton stand apart is also what makes us better: **independence.**

Our service-minded culture and entrepreneurial spirit foster innovation and creativity.

WE'RE PURPOSEFULLY
UNCONVENTIONAL,
INSATIABLY CURIOUS AND
UNCOMMONLY INDEPENDENT

9,500+
ASSOCIATES WORLDWIDE

100+
OFFICES WORLDWIDE

97%
CLIENT RETENTION

13
CONSECUTIVE YEARS AS
BEST PLACES TO WORK

General Information

NAME OF INSURED

- a. The Synod of Western Australia of the Uniting Church in Australia;
- b. Uniting Church in Australia Property Trust (W.A.);
- c. Each and every organisation or entity that:
 - i. is incorporated under or by virtue of the Uniting Church in Australia Act 1976 (WA);
 - ii. may have at least one of its governing body memberships directly or indirectly appointed by The Synod of Western Australia of the Uniting Church in Australia; or
 - iii. may have at least one of its governing body memberships directly or indirectly appointed by and organisations or entity to which i. or ii. applies.

Excluding the following;

Penrhos College
Presbyterian Ladies' College
Scotch College
St Stephens School
Wesley College
Tranby College
Methodist Ladies College
Good Samaritans Industries

PERIOD OF COVER

From: 4pm 31st October 2024

To: 4pm 31st October 2025

Lockton Servicing Personnel

Andrew Greig WA Manager – Health & Community Services



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

M +61 403 178 504

E Andrew.greig@lockton.com

Ash Walker Associate – Health & Community Services



Ash is actively involved in the delivery of services to UCWA, including claims support, and is your immediate back up should Andrew be unavailable

M +61 466 837 977

E Ash.walker@lockton.com

Ian Maybury National Manager – Health & Community Services



National Manager of the Health and Community Services team, overseeing the delivery of service to all clients.

T +61 8 9217 0846

E ian.maybury@lockton.com

Office Details – Perth

Level 5 1100 Hay Street West Perth

T: +61 8 9217 0800

www.locktonaustralia.com.au

General Claims Procedures

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

This is receiving our attention.

Forward all letters of demand, writs/summonses 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 wilful 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).

Claims Procedure – Per Class

Public Liability

Insurer: Ansvar Insurance Limited

Policy Number:

Uniting WA 06.080.6037888

Synod of WA 06.08.0637884

Trinity Residential 06.080.0637882

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.

A Liability Claim form, along with any other documentation relating to the incident is to be completed and sent through to ucis.claims@wa.uca.org.au.

These Documents are all available through your Portal under the respective class file under the Claims tab.

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: Ansvar Insurance Limited

Policy Number:

Uniting WA 06.085.0637897

Synod of WA 06.085.0637896

Trinity Residential 06.085.0637894

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.

A Professional Indemnity Claim form, along with any other documentation relating to the incident is to be completed and sent through to ucis.claims@wa.uca.org.au.

These Documents are all available through your Portal under the respective class file under the Claims tab.

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: CGU Insurance Limited

Policy Number: 06 ML 2613686

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.

A Directors and Officers Claim form, along with any other documentation relating to the incident is to be completed and sent through to ucis.claims@wa.uca.org.au.

These Documents are all available through your Portal under the respective class file under the Claims tab.

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.

Excess Layer Directors and Officers

Insurer: Berkshire and Hathaway Specialty Insurance

Policy Number: 47-ZEP-324888-02

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.

A Directors and Officers Claim form, along with any other documentation relating to the incident is to be completed and sent through to ucis.claims@wa.uca.org.au.

These Documents are all available through your Portal under the respective class file under the Claims tab.

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: QBE Insurance Australia Limited

Policy Number: AW-A005882-MVF

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.

QBE claims:

Email: motor.gicclaims@qbe.com

Phone: 1800 023 387

Windscreen Repairs: O'Briens – 13 16 16

All traffic crashed involving injury or property damage in Western Australia must be reported to WA Police. You can do this online following the below link;

<https://www.police.wa.gov.au/Traffic/Reporting-a-traffic-crash>

These Documents are all available through your Portal under the respective class file under the Claims tab.

Corporate Travel

Corporate Travel – General

Insurer: Accident and Health International

Policy Number: 5542337

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

These Documents are all available through your Portal under the respective class file under the Claims tab.

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, along with any supporting evidence the form requests,

These Documents are all available through your Portal under the respective class file under the Claims tab.

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, along with any supporting evidence the form requests,

These Documents are all available through your Portal under the respective class file under the Claims tab.

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: Chubb Insurance Australia Limited

Policy Number: 05X015924

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 on the below;

1300 218 992

brokerresponse@johnslyng.com.au

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

These Documents are all available through your Portal under the respective class file under the Claims tab.

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, along with any supporting evidence the form requests,

These Documents are all available through your Portal under the respective class file under the Claims tab.

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: 01CY549047

Please complete the relevant form and send through to 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
- Chubb Cyber Alert Website: www.chubbcyberalert.com
- Chubb Cyber Alert Hotline: 1 800 027 428

Statutory Liability

Insurer: Dual Australia

Policy Number:

Trinity College - AU00065275-001

Please complete the relevant form and send through to 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 all available through your Portal under the respective class file under the Claims tab.

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.

Workers Compensation

Insurer: Zurich Ins - WA

Policy Number: 503701PGWC

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 all available through your Portal under the respective class file under the Claims tab.

Lodgement will be made directly with the insurer. Please email the completed documents to:

wcclaims.wa@zurich.com.au

[Make a Casualty and Specialty claim - Zurich Australia](#)

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, please see the link below;

<https://www.workcover.wa.gov.au/employers/managing-claims-return-to-work/>

