

# Motor Claims Management Information

## VicFleet

Zurich Motor Claims



It is important to understand that Zurich will endeavour to adhere to all agreed timeframes whenever possible. There are circumstances when these timeframes cannot be met and if so, a discussion with your claims advisor is recommended to discuss the claims progress. At all times Zurich will conduct claims in an honest, fair, transparent and timely manner in accordance with the General Insurance Code of Practice. If any timeframes are not practical due to, for example, the complex nature of your claim, we will agree a reasonable alternative timetable with you.

## Motor Claims lodgement

**To lodge a motor claim complete the claim form and email to the following email address:**

[motor.claims@zurich.com.au](mailto:motor.claims@zurich.com.au)

An acknowledgement will be sent to you advising of the claim number, excess applicable and the name of the claim handler looking after your claim.

An agent will call you to advise of the most appropriate repairer and date to pick up the vehicle (Melbourne Metro Only) or organise the drop off.

## Glass Claims

Call O'Brien Glass directly on [1800 000 388](tel:1800000388). Simply have your policy number ready and they will organise to repair the windscreen and send the invoice directly to Zurich.

## Non-Admission of Liability

The driver of the insured vehicle involved in the accident should not admit liability to the third party at the scene, or during any subsequent dialogue with the third party or any other person representing that third party.

Legally, you are required to exchange names and addresses and report the accident to the police if any person is injured.

Zurich will, after review of the completed claim form, have a discussion with the driver or Fleet Manager to make the decision on whether to accept liability or otherwise.

## Claims Documentation

The driver of the insured vehicle involved in the accident must complete a claim form and provide this to your department Fleet Manager of the claim. Your Fleet Manager will forward to claim to Zurich. All claims documentation from third parties should be directed to the claims personnel at Zurich immediately upon receipt.

## Zurich Approved Repairer Network

(Standard sedan, Ute and light commercial vehicles excl specialist fit-out)

Zurich has partnered with a leading national motor repair group who offer world class repair solutions for customers' damaged motor vehicles as well as managing third party vehicle repairs.

Booking a repair is easy and convenient. Simply lodge the claim and a Zurich booking agent will find the right repair location to have the vehicle repaired in the shortest time.

There's no waiting for assessors and quotes, the vehicle is delivered and arrangements can be made to pay the excess when the vehicle is repaired.

## Special Vehicles

(Vehicles over 5 tonne, buses, vehicles with specialist fit out & special use vehicles)

In the circumstances when a 'special vehicle' requires repairs you can provide a quote from a repairer of your choice. Our assessment team will assess and authorise repairs to your preferred repairer.

Our claims team can provide further information relating to specialist repairers.

## Excess Payments

### **VicFleet Funded Vehicles:**

The Zurich Claims Advisor will advise of the excess applicable on each claim at the time of lodgement but will not request payment.

The Zurich claims team will send the following items to VicFleet on a monthly basis:

- A report showing all outstanding excesses applicable to open claims.
- An invoice for a bulk payment of the outstanding monthly excess amount.

Zurich will manage under excess claims for **VicFleet Funded Vehicles**. Zurich will also provide:

- A report showing all under excess expenses applicable to open claims.
- A invoice showing all under excess expenses for the previous month.

VicFleet will make payment of these invoices to Zurich within 14 working days, or otherwise agreed.

### **Unfunded Vehicles:**

Excess will be notified to the insured on a claim per claim basis in the acknowledgement. The driver/insured can pay the excess to the repairer if picking up the vehicle or Zurich will send an invoice for the excess and payment is to be made by the insured.

## Total Losses

A Zurich appointed assessor will establish if the insured vehicle is a total loss. Zurich will settle the claim based on the following process:

### **VicFleet Funded Vehicles:**

The Zurich claims advisor will request the payout figure from VicFleet. Zurich will settle the claim based on the payout figure provided by VicFleet. Zurich will make payment directly to VicFleet.

### **Unfunded Vehicles:**

Zurich will advise the Insured of the pre accident value as researched by the appointed assessor. If there is finance on the vehicle Zurich will pay the finance amount as indicted by the finance company. Any residual amount will be paid to the insured.

Zurich will arrange for the sale of the wreck once the value has been agreed. Zurich utilizes the services of Manheim's for all salvage sales.

## Recovery Procedures

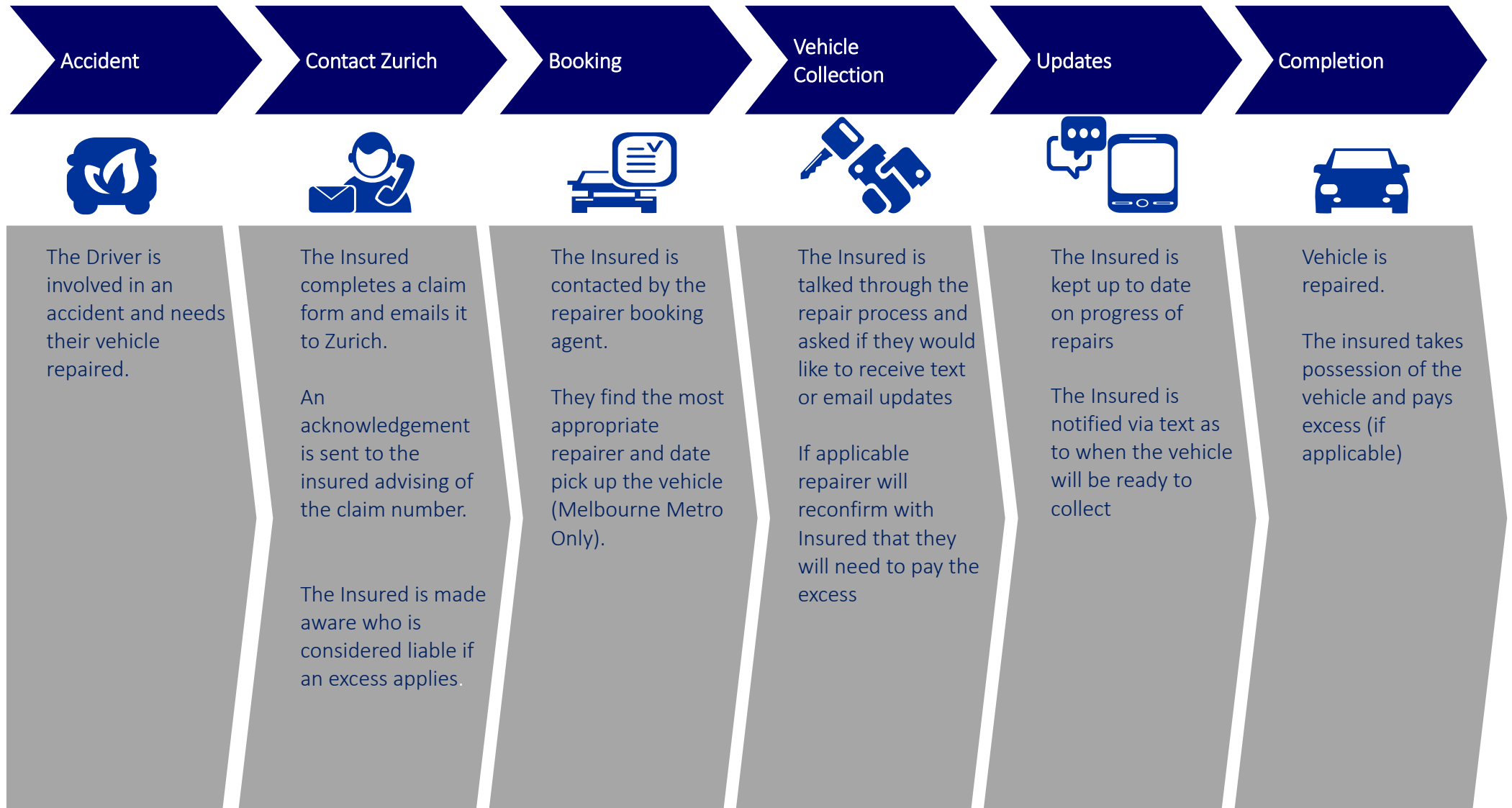
When a third party is deemed 'at fault' for the accident, Zurich will pursue recovery action using the process described below:

- (a) Telephone the third party to discuss repayment of the debt
- (b) Issue 'Letter of Demand' – if no response within 14 days
- (c) Second 'Letter of Demand' – if no response within 14 days
- (d) Issue 'Notice of Intention to Sue' – if no response within 14 days
- (e) Refer matter to debt recovery agent or solicitor

## Zurich Privacy

Zurich Australian Insurance Limited is bound by the National Privacy Principles. Zurich needs personal information to assess the claim. Where relevant, we may need to share this information with our service providers, business partners and consultants who are assisting us. If you do not provide all or part of the requested information, the assessment of the claim may be delayed or we may not accept the claim. A full detail of our Privacy Policy is available from our website, [www.zurich.com.au](http://www.zurich.com.au). If you would like to find out more, you can contact us by telephone on 132-687, e-mail at [Privacy.Officer@zurich.com.au](mailto:Privacy.Officer@zurich.com.au) or mail to "The Privacy Officer", Zurich Financial Services Australia Limited, PO Box 677, North Sydney NSW 2059 Australia

# The Zurich Motor Vehicle Repair Process



## Zurich Contacts

### Zurich VMIA Claims Team Contacts

**Team Phone Number:** 1800 626 860

<ul style="list-style-type: none"><li>• <i>Daily Claims Processing</i></li><li>• <i>Claims point of contact</i></li><li>• <i>Management of the claims team</i></li><li>• <i>Escalation &amp; Complaints</i></li></ul>	<p>Kylie O'Neil <a href="mailto:Kylie.oneil@zurich.com.au">Kylie.oneil@zurich.com.au</a> T: 03 9940 6447</p> <p>Giselle Jalandoni <a href="mailto:Jennifer.jalandoni@zurich.com.au">Jennifer.jalandoni@zurich.com.au</a> T: 03 9940 6551</p> <p>Jennifer Holland <a href="mailto:Jennifer.holland@zurich.com.au">Jennifer.holland@zurich.com.au</a> T: 03 9940 6504</p>
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### Claims Account Manager

<ul style="list-style-type: none"><li>• <i>Leadership Team Point of Contact</i></li><li>• <i>Overall Claims Account Responsibility</i></li><li>• <i>High Level Escalation &amp; Complaints</i></li></ul>	<p><b>Victoria/Tasmania</b></p> <p>Mark Bossio <a href="mailto:Mark.bossio@zurich.com.au">Mark.bossio@zurich.com.au</a> T: 03 9940 6503 M: 0499 782 137</p>
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### Head of Motor Claims

<ul style="list-style-type: none"><li>• <i>Overall Motor Claims Accountability</i></li><li>• <i>Senior Leadership Escalation &amp; Complaints</i></li></ul>	<p><b>Australia</b></p> <p>Brian Chikanya <a href="mailto:Brian.chikanya@zurich.com.au">Brian.chikanya@zurich.com.au</a> T: 03 9940 6723 M: 0499 782 149</p>
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## **VMIA Contacts**

### **Risk Advisor**

Alan Davey

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T: 03 9270 6851

### **Portfolio Manager**

Edd Branigan

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