



Managing Claims

Current as of July 2014

Comcover works across the Commonwealth Government to help Fund Members manage their insurance requirements.

Thousands of claims are dealt with every year, ranging from property losses involving damage to Commonwealth assets, to litigation claims brought against a department or agency.

The Comcover claims team is one of the most experienced in Australia and is skilled in managing matters such as motor vehicle damage, loss of personal effects, illness or injury, through to issues such as cyclone or storm damage, employment disputes, as well as major Commonwealth Government litigation matters.

For highly technical and specialised issues, the team engages firms under Comcover's Legal Services Parcelling Arrangement (CLSPA) to obtain high quality, cost-effective and timely insurance-related legal advice.

Help us to help you

To reduce the Government's exposure to insurance claims, Comcover encourages Fund Members to help us minimise claims and losses. Through initiatives such as our risk management education and training, we are helping to build the knowledge and skills of those responsible for managing risk across the Australian Public Service.

In the event of a claim

Notifying us early of an incident that could lead to a claim is absolutely essential, even if at the time you talk to us there has been no demand from a third party. Early notification too, allows Comcover to better protect a Fund Member's interest and minimise any subsequent loss.

For complex matters, you can call the Comcover Claims team or your Relationship Manager to discuss the issue and get some advice on next steps. We'll then identify potentially relevant issues and request that the details be sent through to us for formal assessment and action.

Six simple, but important, steps for Fund Members

Fund Members should take the following steps when a claim is likely to be, or has been made against them:

- notify Comcover;
- preserve any evidence and obtain photos where relevant;
- complete the claim form documentation;
- provide supporting documentation and information;
- refrain from making any statement to possible claimants or witnesses to an incident, or taking any action, that could be construed as an admission of liability; and
- refer all communications concerning the matter to Comcover.

You can notify us by phone, email, facsimile or through the Comcover's Launchpad. Make sure you provide as much information as possible on the claim, or any potential claim.

Comcover seeks to settle claims as quickly as possible and we rely on the cooperation of Fund Members to do this. Throughout the process, we keep you up-to-date through regular phone and email contact, with progress reports when necessary on the more complex matters. Your insurance and risk managers can also access claims reports through the Comcover Gateway.

For more information on the claims process, contact your Relationship Manager or the Comcover claims team on 1800 651 540 (option 1).