

# What to do in the event of a potential Contract Works or Equipment Breakdown claim...

**HSB Claims Hotline 1 300 736 472 (24 Hours)**

**HSB Australia protects businesses of all sizes with its range of Contract Works and Equipment Breakdown Insurance.**

HSB is dedicated to proactive claims management. In the event of a potential claim, follow our simple claims process outlined below.

## 1. Notify HSB

Notify us as soon as practicable. Any undue delay in notifying us may affect the amount you can recover under the policy.

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**(24 Hours)**

## 2. Prevent further loss

Take reasonable measures to salvage and prevent further loss, damage or interruption.

Where Business Interruption coverage is provided, you have an obligation to use due diligence and all reasonable means in order to resume business. Failure to do so may seriously prejudice any claim. For example, get ice for a cool room, source alternative manufacturers, etc.

## 3. Preserve evidence

Preserve physical evidence of loss or damage to allow us to carry out an examination.

In the event that repairs must be undertaken on an urgent basis, any parts or property replaced should not be disposed of, but retained for examination.

Disposal of insured stock or plant should not be carried out without our express knowledge and consent.

## 4. Provide assistance

We aim to provide every assistance during the course of the investigation and adjustment of the claim.

The Basis of Settlement of the Policy is, in most cases, based on the lesser of the cost to repair the damaged property, or to replace the damaged property with similar property of "like kind, capacity, size, quality and function" (which does not necessarily mean "new for old"). Wherever possible you should obtain quotations based on rebuilt, refurbished, exchange or used equipment or components, etc.

## 5. Settlement process

You should expect to work closely with our Staff to ensure the timely and problem-free processing of all claims.

Our Staff will be more than pleased to answer any questions or concerns that you may have throughout the investigation and claims process.