



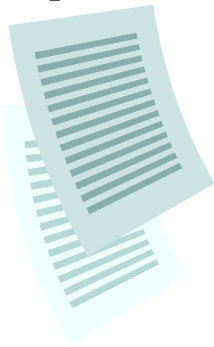
What to do after a disaster

Your insurance questions answered

FACT SHEET

6

Standard letters you can use to write to your insurer



Standard letter or email about financial hardship

Insurance Company
Address 1
Address 2
NSW

Dear Sir/Madam

Financial hardship request under section 8 of the General Insurance Code of Practice

Claim number/Policy number

I am unable to pay my excess because I am in financial hardship.

Please [choose one]

take my excess out of any cash settlement at the end of my claim.

allow me to pay my excess by instalments of [] a month for [] months.

I look forward to hearing from you within 10 working days.

In the meantime please confirm that you will continue to process my claim without delay.

Yours sincerely

(continued overleaf)

What to do after a natural disaster

Standard letters you can use to write to your insurer



Standard letter or email asking for an internal review

Insurance Company
Address 1
Address 2
NSW

Dear Sir/Madam

Referral to Internal Dispute Resolution under section 10 of the General Insurance Code of Practice

Claim number/Policy number

[Write a summary of things that you are unhappy about]

Please refer the matter to your Internal Dispute Resolution Process.

I look forward to hearing from you with 15 working days

Yours Sincerely

Standard letter or email asking for details of the settlement offer

Insurance Company

Address 1
Address 2
NSW

Dear Sir/Madam

Details of settlement

Claim number/Policy number

I refer to the offer of settlement that you have made to me.

Please give me details of the settlement offer.

In particular please provide me with any reports, documents and calculations that you have relied on to calculate this offer of settlement.

I look forward to hearing from you within 10 days.

Yours Sincerely

What to do after a natural disaster

Standard letters you can use to write to your insurer



Standard letter or email asking how long it will take to process your claim

Insurance Company
Address 1
Address 2
NSW

Dear Sir/Madam,

Request for time frame under section 7.10.3 of the General Insurance Code of Practice

Claim number/Policy number

Please give me an initial estimate of the timetable and process for making a decision on my claim.

I look forward to hearing from you within 10 working days.

Yours sincerely

Standard letter or email asking for copies of any reports

Insurance Company
Address 1
Address 2
NSW

Dear Sir/Madam

Request for reports under section 14 of the General Insurance Code of Practice

Claim number/Policy number

Please provide me with copies of the documents listed below:

1. Assessors' reports
2. Scopes of Works
3. Builders' reports
4. Engineers' reports
5. Hydrologists' reports
6. Geotechnical reports

I look forward to receiving these documents with 10 working days.

Yours sincerely

Fact sheets in this series

1. What to do straight away
2. What should I expect from my insurance company?
3. Has the insurer offered you a cash settlement?
4. I don't agree with the insurer's decision
5. Where can I get more help?
6. Standard letters you can use to write to your insurer