

Need to make a claim?



Markeys will ensure that your claim is processed quickly and that you receive the best possible outcome.

Before you call please be prepared to provide:

- Your policy number
- Date of incident and time
- Incident description
- The incident report number for any claims relating to theft, attempted theft, vandalism or malicious act – the Police will provide you with this number when you report the incident to them. Police Assistance Line (non-emergency) is 131444.

If there has been a theft, accidental loss or damage:

- Report it to the Police if items are lost or stolen.
- Attend to any emergency repairs e.g. windows, doors etc.
- Make a list of stolen/damaged items.
- Notify Markey of the claim by phone or online via our website. Please consult us before purchasing replacement items. You will be required to provide proof of ownership for each item (ie: receipts, manuals, photos, valuations and repair/ replacement quotations. Some insurance companies prefer to replace items through their own suppliers.
- If your claim exceeds \$5,000 an assessor may be appointed to help with the claims process.

If you experience fire, storm damage or property damage:

- Undertake emergency repairs to make the property secure and prevent further loss.
- Notify Markey of your claim. During this process, we will ask you questions to determine the extent of damage and help with the appointment of a repairer if required.
- Take photos of damaged building and/or contents if possible. Keep damaged items as the insurance company may need to inspect them.

**FRAUDULENT CLAIMS WILL BE
INVESTIGATED BY THE INSURERS AND
MAY BE REPORTED TO THE POLICE.**

Markey contact details

Telephone: (02) 4925 6555
Email: insurance@markeygroup.com.au
Website: www.markeygroup.com.au

Markey Insurance Brokers
ABN 83 002 301 288
Australian Financial Services Licensee
Lic. No. 240 567
Member of National Insurance Brokers Association of Australia
Registered General Insurance Brokers

Appropriate security measures



Make sure you understand exactly what you are covered for, and take sensible and appropriate security measures to ensure your house, contents and family are kept safe.

- Make sure the value (Sum Insured) of your property reflects current replacement value.
- You are able to access CGU Insurance Limited Home Building and Contents Insurance calculator which is found on the home page of the Markey website under the calculators tab under Home Building and Contents calculators.
- Consider the security of your home. We recommend the installation of key window locks, keyed deadlocks, and burglar alarm systems.
- Know what is covered by building compared to contents (especially if you reside in a Strata facility) and the level of cover of your insurance. Is your policy based on Accidental Loss or Damage or simply Defined Events? Check the definition of specified contents as you may find that certain items which exceed a specified monetary limit must be listed on your policy.
- Refer to your Product Disclosure Statement for full benefits, conditions and exclusions or contact us if you would like a copy or any explanation of your cover.
- FLOOD is EXCLUDED from most domestic household policies. Please contact us if you would like a quotation for flood cover.
- BE PREPARED: Enable easier claim handling by having Proof of Ownership records; visit each room in your house and garage recording serial and model numbers of valuable items; take photographs or use a video camera; retain receipts and valuations in a safe place.

Common sense approach

- LOCK IT OR LOSE IT. Whenever you leave your house, make sure that all windows, doors and garage doors are securely latched and locked.
- Maintain your burglar alarm systems and activate when leaving your home.
- Don't give the burglars tools. Keep ladders and tools inaccessible. Don't leave keys anywhere.
- When going on holidays:
 - ⇒ Cancel the paper, mail and any other regular deliveries.
 - ⇒ Have a neighbour take care of your lawn and remove any "junk mail".
 - ⇒ Ensure all electrical appliances are switched off (except automatic timers) and plugs removed from power points.
 - ⇒ Turn taps off to washing machine, dishwasher and other appliances.
 - ⇒ Use electrical timers for lights and radios creating normal home lighting and sound as a deterrent.
 - ⇒ Leave your contact information with a neighbour.
 - ⇒ Remember to activate your burglar alarm.

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Markey Insurance Brokers
ABN 83 002 301 288
Australian Financial Services Licence
Lic. No. 240 567
Member of National Insurance Brokers of Australia
Registered General Insurance Brokers

**Your home
protection**



INSURANCE VALUATION GUIDE

Our quick checklist can help you to make sure your current insurance coverage is sufficient to replace your home and contents in the event of a total loss.

What is your house worth?

The following can be used as a guide to help calculate a suitable sum insured for your home.

1. What size is your house?

Take the external measurements of the building
e.g. 11 metres x 14 metres = 154 sqm

2. Check the latest cost of building

As building values vary widely throughout Australia, you should check the costs in your area with an architect or builder as set out below or alternatively, you can use the Home Contents Insurance calculator which is found under the calculators tab on the front page of our website.

3. Calculate the value of your house

Size of house ___ sqm x \$ ___ sqm = \$ _____

Add 10% to cover the cost of removal of debris and architect's fees = \$ _____

Add - outbuildings = \$ _____

- fences, gates etc. = \$ _____

- patios, decks = \$ _____

- in-ground swimming pool = \$ _____

- ducted air conditioning = \$ _____

Add 10% contingency factor for increased cost of materials for the 12 months ahead = \$ _____

This is the sum for which you should insure your house on replacement value = \$ _____

Checklist for contents

You will be surprised how the value of your possessions adds up, particularly when you assess them at today's prices.

The list below will help you to estimate the amount for which your contents should be insured.

MASTER BEDROOM

Bedding	\$ _____
Beds	\$ _____
Furniture	\$ _____
Clocks	\$ _____
Curtains	\$ _____
Heater	\$ _____
Lamps	\$ _____
Mirrors	\$ _____
Clothing - Hers	\$ _____
Clothing - His	\$ _____
Personal Effects eg Jewellery	\$ _____
Carpets	\$ _____
Blinds (internal)	\$ _____
Total	\$ _____

OTHER BEDROOMS

Bedding	\$ _____
Beds	\$ _____
Furniture	\$ _____
Curtains	\$ _____
Heater	\$ _____
Lamps	\$ _____
Mirrors	\$ _____
Clothing	\$ _____
Personal Effects	\$ _____
Books	\$ _____
Toys	\$ _____
Carpets	\$ _____
Blinds (internal)	\$ _____
Total	\$ _____

LOUNGE/DINING ROOM

Blinds	\$ _____
Bookcase/Books	\$ _____
Carpets	\$ _____
China & Case	\$ _____
Clocks	\$ _____
Lamps	\$ _____
Heaters	\$ _____
Mirrors	\$ _____
Stereo	\$ _____
Television	\$ _____
Home Ent. Centre	\$ _____
Furniture	\$ _____
Musical Instrument	\$ _____
Pictures	\$ _____
Crystal Glass	\$ _____
Ornaments	\$ _____
Cutlery	\$ _____
Total	\$ _____

KITCHEN/FAMILY ROOM

Furniture	\$ _____
Computer	\$ _____
Photo Equipment	\$ _____
China	\$ _____
Clocks	\$ _____
Cutlery	\$ _____
Radios	\$ _____
Electric Appliances	\$ _____
Pots & Pans	\$ _____
Refrigerator	\$ _____
Gadgets	\$ _____
Dishwasher	\$ _____
Curtains	\$ _____
Glassware	\$ _____
Food	\$ _____
Total	\$ _____

BATHROOMS

Cosmetics	\$ _____
Towels	\$ _____
Medicines	\$ _____
Scales	\$ _____
Shaving Gear	\$ _____
Curtains	\$ _____
Blinds	\$ _____
Total	\$ _____

LAUNDRY

Washing Machine	\$ _____
Dryer	\$ _____
Polisher	\$ _____
Vacuum Cleaner	\$ _____
Iron & Board	\$ _____
Total	\$ _____

HALL & ORNAMENTS

Linen	\$ _____
Rugs	\$ _____
Ornaments	\$ _____
Total	\$ _____

GARAGE

Golf Clubs	\$ _____
Sport Equipment	\$ _____
Private Tools	\$ _____
Bicycles	\$ _____
Mower	\$ _____
Total	\$ _____

OUTDOOR

Patio Furniture	\$ _____
Hoses	\$ _____
Total	\$ _____