

# Lancefield-Cobaw: Insurance information

November 2015

DELWP and its insurer, the Victorian Managed Insurance Authority (VMIA), are committed to responding to residents impacted by the Lancefield-Cobaw fire, and resolving claims as quickly as possible.

## Who do I talk to about fire-damaged fencing or replacement dam water?

DELWP's Recovery Manager can help with queries about the replacement of fences, or dam water used by DELWP for firefighting during the bushfire. Contractors are ready to respond to requests for fencing and water assistance. Please contact the DELWP recovery team on 5336 6674.

## What about damage to other types of property?

A team of insurance assessors has been appointed to work closely with affected property owners to determine their losses, including property damage, and prepare and submit claims for consideration by the VMIA,

The insurance assessor will be the key point of contact for affected property owners, and will manage the claims process through to its conclusion.

If you have not yet been contacted by an insurance assessor and would like to be, please contact the VMIA claims team on (03) 9270 6900 or [claims@vmia.vic.gov.au](mailto:claims@vmia.vic.gov.au)

Alternatively, you can speak with DELWP's insurance unit by calling (03) 9637 8247 or (03) 9637 8179.

## How does the claims process work?

The insurance assessor will usually arrange to meet with affected property owners on site to conduct an initial inspection and begin assessing the loss, in close consultation with the property owner.

The insurance assessor will then carry out a more detailed analysis. You may be asked to provide receipts (if available), repair/replacement quotations or other relevant documents as part of this process.

When the assessor and property owner have provisionally agreed on the claim, the VMIA will consider requests for claim payments.

## How long will it take to resolve claims?

We expect that smaller property damage claims can be finalised relatively quickly. Larger and more complex claims will take longer to resolve, but the insurance assessor will work with property owners throughout the process to provide regular updates and assistance as required.

## How much will I receive?

Each claim will be different, and some will be larger and/or more complex than others. Claims will need to be considered on a case-by-case basis. Payments made for accepted claims will focus on returning the property owner to the financial position they would have been in if the loss hadn't happened.

Some types of claim, for example "inconvenience" not directly linked to property damage, may not be covered under the insurance process.

## What if I have my own insurance?

If you are making a claim under your own insurance policy, a VMIA-appointed insurance assessor can work with you and your insurer to ensure the claim is resolved as smoothly as possible. If your insurer won't cover certain losses, these can be included in a claim to the VMIA; either directly, or through your own insurer.

Your own insurer will be able to advise you of their process for uninsured losses. You can also speak with the VMIA assessor.