

How do I make a claim for an uninsured loss from Yarra Valley Water?

Contact Yarra Valley Water to confirm you do not have insurance cover. We will then immediately contact our Claims Managers, Cunningham Lindsey, and they will assist you in the restoration of your property. To submit the claim you will need to:

- provide copies of bills and estimates for the damaged items
- retain any damaged items for which you are claiming
- provide either a letter from your insurer stating that they will not cover the loss or provide written advice that you are uninsured



Who can I contact to assist me in the restoration of my damaged property?

Yarra Valley Water's Claims Managers, Cunningham Lindsey, are available to provide advice in relation to your dealings with your domestic insurer, or on how best to submit an uninsured loss claim.

You can contact Cunningham Lindsey on **03 9684 3000**

FURTHER INFORMATION

للمساعدة في مجال اللغة إتصل بخدمة الترجمة الخطية والشفهية TIS على الرقم 13 1450.

برای دریافت کمک در مورد خدمات ترجمه کتبی و شفاهی لطفاً با تیس 13 1450 تماس بگیرید.

如需語言協助，請打電話13 1450 到口筆譯服務處(TIS)。

Za pomoć u sporazumijevanju nazovite TIS na 13 1450.

Muốn được giúp đỡ bằng ngôn ngữ của quý vị, xin gọi cho TIS qua điện thoại số 13 1450.

Per assistenza linguistica chiamate TIS 13 1450.

Για γλωσσική βοήθεια τηλεφωνήστε στο TIS 13 1450.

Tercümana gereksinim duyduğunuzda Telefonla Tercümanlık Servisini (TIS) 13 1450 numaradan arayınız.

За помош на вашиот јазик јавете се на TIS на 13 1450.

За језичку помоћ назовите TIS 13 1450.

언어 지원을 위해서는 TIS (번역 통역 서비스) 13 1450으로 연락하십시오.

For translating and interpreting services please call **13 1450**

CONTACT US

General Enquiries 13 1721
Faults & Emergencies 13 2762
Interpreter Service 13 1450
Hearing Impaired Service (03) 9872 1199
E: enquiry@yvw.com.au
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PROPERTY DAMAGE AND INSURANCE CLAIMS



Why do I need to contact my insurance company?

There are many external factors like seasonal changes, water hammer, tree roots, changed ground conditions, or just general wear and tear that may cause a water pipe to burst or sewer pipe to overflow.

As Yarra Valley Water is not considered to be responsible for any third party property damage resulting from failed water or sewer pipes, you will need to contact your insurance company for assistance with the clean up, repairs and replacement.

Damage due to a failed Yarra Valley Water pipe

If your property or contents are damaged due to a failed Yarra Valley Water sewer or water pipe, the clean up, repair or replacement costs should be referred to your insurer.

You will need to contact your insurance company to lodge a claim for the clean up, repairs and replacement.

Yarra Valley Water will repair the pipe and assess it for future maintenance requirements to reduce the possibility of a recurrence of the failure. Yarra Valley Water will provide an initial clean up to make the property safe until your insurer is able to respond.

WHAT ARE THE BENEFITS TO ME IN CONTACTING MY INSURANCE COMPANY?

- Most insurance policies will restore your property on a new for old basis when you have experienced third party property damage.
- When you contact your insurer, they will immediately appoint a loss adjuster who will coordinate the restoration of your property in the shortest period of time.

What if I have to pay an excess when making a claim?

If you have any out of pocket expenses such as excess payable under the policy, contact Yarra Valley Water as we may consider reimbursing the amount on an ex-gratia basis. This means that although not responsible for the damage, Yarra Valley Water may provide assistance on an indemnity basis.

Who will prepare the damage report so I can claim on my insurance?

Once you have contacted your insurance company, they will attend and complete their own damage report. Yarra Valley Water will prepare a report on the failure of the pipeline and note any property damage.

In some cases, your insurer may seek confirmation from Yarra Valley Water as to the circumstances of the pipeline failure and the extent of damage. Yarra Valley Water will provide assistance to your insurance company to ensure that the restoration of your property is undertaken promptly and efficiently.

What happens if I need an urgent clean up to my property?

Yarra Valley Water will provide an initial clean up of the property. This clean up is to ensure the property is safe and habitable until your own insurer's cleaners arrive to complete the task.

Yarra Valley Water will immediately undertake a full evaluation of the pipeline to determine what steps are needed to minimise future failures.

What happens if I am uninsured?

If you do not have any insurance cover, Yarra Valley Water may consider providing financial assistance on an ex-gratia basis.

What if I don't want to make a claim on my insurance policy?

If you choose not to refer the matter to your insurance company you will need to cover repair and replacement costs yourself. Yarra Valley Water only consider uninsured loss cases.

Will Yarra Valley Water reimburse me for an increased insurance premium resulting from the claim?

Yarra Valley Water will reimburse excess payable only, not any increase in premium. In Yarra Valley Water's experience insurance company's only raise a premium following multiple insurance claims on the same policy. Accordingly, Yarra Valley Water is unlikely to be the cause of the any premium rises.



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