Claimant Information Sheet

HMIA

What to expect from HMIA in the Claims Process

- Individual and dedicated Claims Consultant;
- All claims are handled efficiently, honestly and fairly;
- All claims lodged within a maximum of 24 hours upon receipt of all necessary information – see Claim Form for details;
- Claims indemnity granted within 10 business days after lodgment unless further investigation or information is required;
- Updates provided to insurance brokers as agreed or at least every 20 business days; and
- You have the choice of repairer. Please refer to your PDS for details about your choice of repairer.

Why does HMIA need particular information from you?

- To allow HMIA to provide the best claims response by having relevant and up to date information;
- To allow for efficient and accurate claims management;
- HMIA will request any additional information within 10 days of claim lodgment; and
- HMIA will advise you as to why particular information is required to progress your claim.

HMIA Claims Contact Details
E: claims@hmia.com.au
P: (02) 9227 8400

What HMIA expects from you during the Claims Process

To ensure your claim is processed fast and the fairest outcome is achieved, it is pivotal that you:

- provide HMIA with the information required in the Claim Form;
- are honest and open in your dealings with us; and
- allow HMIA full discretion of the claim.

For more details on our Claims Procedure please refer to the applicable PDS.

What to do if your claim has been denied

If HMIA has denied your claim then we will tell you in writing:

(a) The aspects of the claim that we do not accept;
(b) The reasons for our decision;
(c) That you have a right to ask us for the information about you that we relied on when assessing your claim;
(d) That you have a right to ask us for copies of any Service Suppliers' reports that we relied on; and
(e) About our complaints process.

If you do not agree with HMIA's decision you may follow HMIA's Complaints and Dispute Resolution Process.

If HMIA's response following the Dispute Resolution Process does not resolve your complaint to your satisfaction, you can seek an external review via Australian Financial Complaints Authority.

For more information please visit **www.hmia.com.au**