Claimant Information Sheet



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; and
- Updates provided to insurance brokers as agreed or at least every 20 business days.
- 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

When accidents happen, our team can ensure your return to the road isn't just rapid, but also smooth.

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 declined

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 IDR process does not resolve your complaint to your satisfaction, you can seek an external review via AFCA.

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

This document is intended for Insurance Intermediaries only. HMIA Pty Ltd (ABN 11 169 198 323, AR 462126) is an Authorised Representative of SGUAS Pty Ltd (ABN 15 096 726 895, AFSL 234437) and acts under a binding authority as agent for the insurer of the product, HDI Global Specialty SE – Australia (ABN 58 129 395 544 AFSL 458776). Terms, conditions, limits and exclusions apply to the products referred to above. Any advice that may be contained in this document is general advice only and does not take into account your client's objectives, financial situation or needs. Before making a decision to purchase the product we recommend that your client consider whether it is appropriate for their circumstances and read the Product Disclosure Statement and Policy Wording ('PDS'), Target Market Determination (TMD) and Financial Services Guide (FSG). A copy of the PDS, TMD and FSG can be obtained by contacting HMIA on 02 9227 8400 or visiting www.hmia.com.au.