

Insurx Pty Ltd

Claimant Information Fact Sheet

What to expect from Insurx in the Claims Process

- All claims are handled efficiently, honestly and fairly;
- All claims lodged within a maximum of 1 business day upon receipt of all necessary information – see Claim Form for details;
- Claims decision within 10 business days once all relevant information and enquiries have been completed;
- Updates provided to insurance brokers as agreed or written acknowledgement of new claim to be provided to source of notification (Intermediary or direct to customer) every 20 days; and
- Claims decision within 4 months after lodgment, subject to certain circumstances (i.e. Catastrophe events and delayed response times).

Why does Insurx need specific information from you?

- To allow Insurx to provide the best claims response with relevant and up to date information;
- To allow for efficient and accurate claims management;
- To determine if a claim is covered under your policy. This information may extend to other claims you have made with Insurx or your previous insurer;
- Insurx will request additional information within 4 business days of claim lodgment; and
- Insurx will advise you why particular information is required to progress your claim.

What Insurx expects from you during the Claims Process?

To ensure your claim is processed promptly, we require you to:

- Provide Insurx with all information requested in the Claim Form;
- Be honest and accurate in your dealings with Insurx; and
- Co-operate with Insurx in their assessment of the claim.

For more details on Insurx's Claims Procedure please refer to the Product Disclosure Statement.

What to do if your claim has been declined?

If Insurx has declined your claim Insurx will advise you in writing:

- The aspects of the claim that Insurx doesn't accept;
- The reasons for Insurx's decision;
- That you have a right to ask Insurx for copies of any assessor or expert reports that we relied on;
- About Insurx's complaints process; and
- That you have a right to ask Insurx for the information about you that Insurx relied on when assessing your claim.

If you request information or documents from Insurx used in assessing your claim, Insurx will provide this information to you within 10 business days.

Any reasonable request for access to information or documents will not be denied unless there are exceptional circumstances or privacy issues.

If you do not agree with Insurx's decision you will find Insurx's Complaints and Dispute Resolution Process via our website – <https://insurx.com.au>

If Insurx's response following the IDR process does not resolve your complaint to your satisfaction, you can seek an external review via the Australian Financial Complaints Authority (AFCA) at www.afca.org.au

For more information, please visit
<https://insurx.com.au>

Insurx

Email: enquiries@insurx.com.au

Phone: 02 8280 3046

Address: Suite 2.2a, 25 Cooper Street,
Surry Hills NSW 2010

Progress of your claim and information about its progress

Insurx aims to exceed the General Insurance Code of Practice (GICOP) standards.

The timeframes (below) are monitored and unless exceptional circumstances arise, Insurx will abide by these timeframes.

Activity	Insurx Timeframe	Code
Register a claim	1 business day	N/A
Process a fast-track claim	2 business day	5 business days
Payment requisition	1 business day	N/A
Respond to correspondence	5 business days	10 business days
Written acknowledgement of new claim to be provided to source of notification (Intermediary or direct to customer)	1 business day	N/A
Where further information, assessment or investigation is required: Notify customer detailed information required Provide an initial estimate of time required to make decision	5 business days	10 business days
Insurx request for additional information and/or documentation	5 business days	10 business days
Claims decision once investigation completed and Insurx has all necessary information	5 business days	10 business days NB: Unless exceptional circumstances, a claim decision must be made within 4 months of the claim being lodged. Where exceptional circumstances exist (e.g., large volume of claim following a declared catastrophe), decision must be made within 12 months.

Insurx Pty Ltd (ABN 85 628 930 334) performs claims management and settlement services as agent on behalf of insurers. Please check your PDS or policy wording.