

## Zurich Commercial Crime Insurance Reporting Guidelines

# In-house claims service from the experts



At Zurich, we want you to receive a world class claims service. Zurich's experienced Financial Lines claims specialists will ensure you receive a personal, prompt and transparent claims service from the date you notify your claim. We are committed to making your claims experience as simple and straightforward as possible.

At Zurich, we understand that not all claims are the same and you can't always fit all the relevant information you need to tell us into a form. This is meant as a guide to inform you of the type of information that Zurich may need to assess your claim.

We encourage you to provide as much relevant information to us as possible. The more information you provide, the less likely it is that we will need to request further information from you. In the event that we do need to request further information from you, or the information that you provide is incomplete, this may delay the time that it takes us to provide you with our decision on indemnity.

We look forward to receiving the information outlined at 1 to 3 below:

### 1. Policy details

You should provide details of the following:

1. The policy holder;
2. The policy number;
3. The policy period; and
4. Details of any other insurance that may respond to the claim.

### 2. Insured's details

1. The full name of all individuals and/or insured entities/partnerships who are claiming under the policy;
2. If the insured entity is not the policy holder, you will need to provide documents that confirm the insured status of the insured entity (documents that confirm it is a subsidiary company, as defined in the policy).

### 3. Details about the claim

You will be required to provide all relevant documentation to prove that you have suffered a loss which is covered under the crime policy. Zurich can assist you to identify the information and documents that you will be required to produce in order to prove your loss. When notifying Zurich, you should provide us with as much detail concerning the loss or alleged loss, including (where relevant) the identity of the alleged perpetrator, the date upon which you discovered the loss and the amount (or potential amount) of the losses sustained.

Following notification, we will work with you and assist in the preparation of your proof of loss. A proof of loss would usually require you to produce the following documents/information as a minimum:

1. a chronology of events which led to the discovery of the loss;
2. affirmative proof that you have sustained a direct loss;
3. (where relevant) affirmative proof that your loss was directly caused by the dishonest or fraudulent acts or omissions of an employee of the insured entity;
4. a complete description of the perpetrator's *modus operandi* (how he, she or they committed the crime);
5. complete documentary evidence to support each transaction upon which you rely to show that you have sustained a loss, including but not limited to account statements, receipts, invoices, cheque requisitions, cheques, money orders, cash receipts etc;
6. any internal investigative reports or documentation;
7. any signed confession/s;
8. statements from all witnesses; and
9. if the matter has been reported, all statements made to the police.

We recognise that every loss will be different and are flexible with the information that we require. If you are unable to provide any of the information listed above, please let us know and we will work with you to formulate a list of documents and information that will go towards proving your loss.

#### Your duties after notifying us of a claim

Once you have notified us of a claim, we ask that you continue to keep us updated with respect to further information that may become available.

Please note that you have a duty to mitigate your loss which, in practical terms, means that you must do all things reasonable to reduce, lessen or decrease your loss. If you require further assistance in this respect, please do not hesitate to contact us to discuss the extent of your duty to mitigate.

#### Investigative costs

If your policy provides you with investigative costs cover, then you are entitled to retain an investigator to assist you in compiling your proof of loss. You will need to seek Zurich's consent to appoint the investigator you wish to use before you retain them. If you require a recommendation in relation to an appropriate investigator, please feel free to contact your claim handler at Zurich.

You will need to pay the investigator's costs upfront and if a loss above the deductible is proven, then Zurich will reimburse you for your reasonable costs. Zurich is able to assist you by conferring with the investigator and ensuring that they only complete work that is necessary in order to prove the loss under the Policy.

#### Recovery

If indemnity is granted and payment made, Zurich may elect to pursue a recovery against the person/s responsible for your loss. You will be asked to assist Zurich to pursue the recovery and Zurich may cause legal proceedings to be issued in your name. Zurich will fund reasonable recovery costs at its own expense. Zurich will appoint its recovery panel firm to assist in the recovery process. Recovery costs do not erode the limit of liability and are paid entirely at Zurich's discretion.

## Zurich's claims handling promise

After receiving notification of a new claim, we will:

1. Acknowledge receipt and assign a dedicated claims specialist who will contact you within 2 business days.
2. Advise whether further information is required to consider coverage within 10 business days following receipt of your claim.
3. After receipt of all requested information, we will promptly advise you whether or not your claim is covered.
4. If the claim is covered and a payment is made under the Policy, then Zurich will fund a recovery as Zurich sees fit.

Zurich is a member of the Insurance Council of Australia and a signatory to the General Insurance Code of Practice. The Code of Practice sets out the minimum standards that Zurich will uphold in delivering its claims service to its customers. A copy of the code can be obtained by visiting the Insurance Council of Australia Website ([www.codeofpractice.com.au](http://www.codeofpractice.com.au)).

## A solid foundation

Zurich Financial Services is an insurance-based financial services provider with a global network. Founded in 1872, the company's headquarters are in Zurich, Switzerland. Zurich employs approximately 60,000 people serving customers in more than 170 countries. It is the second largest insurer of global corporate business.

In excess of 2,000 global programmes are handled for large corporate customers encompassing over 17,500 local policies issued by our extensive global network.

## Contact details

Zurich has a dedicated claims team to help you make a claim on your Commercial Crime Policy. To lodge your claim, you can use email, mail or fax.

Email address:

**[fl.claims@zurich.com.au](mailto:fl.claims@zurich.com.au)**

Mail address:

**The Claims Manager  
Financial Lines Claims  
PO Box 677  
North Sydney NSW 2059**

Fax number:

**+61 (0)2 9995 2059**

Please attention your fax to:

**The Claims Manager Financial Lines.**

If you wish to call us to discuss a potential claim, please feel free to call us on our National Inquiry Line:

**132 687**

You can find additional information on our website:

**[www.zurich.com.au](http://www.zurich.com.au)**

**Zurich Australian Insurance Limited**  
ABN 13 000 296 640  
AFS Licence No: 232507  
Head Office: 5 Blue Street  
North Sydney NSW 2060

Client Enquiries  
Telephone: 132 687  
[www.zurich.com.au](http://www.zurich.com.au)

