

Zurich Employment Practices Liability 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 following information from you:

Policy details

You should provide details of the following:

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

Insured's details

1. The name of the insured entity or individual against whom the claim is made;
2. The position held by the individual with the insured entity; and
3. If the insured entity is not the policy holder, details of the insured status of the company (documents that confirm it is a subsidiary company, as defined in the policy).

Details about the claim

1. A chronology of events and/or brief summary of the background to the claim. This should include:
 - the subject matter of the dispute,
 - the nature of the allegations, and
 - the date allegations were first made against the individual or insured entity.
2. The name of the employee bringing the claim and confirmation of their status as an employee.
3. A copy of the employee's contract of employment and any documents that subsequently amend the employment contract.
4. Details of any Award, Enterprise Bargaining Agreement or Australian Workplace Agreement relevant to the employee's employment.
5. Any correspondence issued to or received from the employee (or their legal representative) concerning their employment dispute, including but not limited to any:
 - warning letter;
 - termination letter; or
 - written demand.
6. Any complaint, demand or other legal proceeding issued by the employee.

Retainer of defence counsel

At Zurich, we leverage off the size and strength of our global brand. We have negotiated agreed rates with top tier national firms, within the key competencies where it matters. Our Employment Practices panel firms operate under our Litigation Management Guidelines and adhere to best practices. This ensures service standards are high and rates are market competitive.

Once indemnity has been granted, Zurich will refer you to one of Zurich's Employment Practices panel firms who will arrange a time to meet with you and discuss the defence of the matter.

The lawyer appointed by Zurich will provide advice only in respect to the defence of your claim. The lawyer will not be able to provide indemnity advice to you or to Zurich.

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.

You must not admit liability or incur defence costs without Zurich's consent. If you do admit liability, enter into a settlement or incur defence costs, this may affect your claim.

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 the policy responds.
4. If the claim is covered, we will keep in close contact with you to assist with the management of your defence.

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).

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 for your Employment Practices claim. To lodge your claim, you can use email, mail or fax.

Email address

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

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

