



Guide to Casualty Claims

At QBE, we understand that navigating insurance claims, particularly in areas like [Liability](#), [Financial Lines](#), and [Construction](#), can be challenging. We are here to make the process as seamless as possible.

Your Partner in Claims

We know how important it is for businesses like yours to have reliable support when you need it most. Our locally-based claims teams are ready to assist, bringing their deep industry knowledge and regulatory experience to ensure your claim is handled efficiently.

Clear Communication, Every Step of the Way

We believe in keeping you informed. Throughout the claims process, we'll provide regular updates, so you always know what's happening and what to expect next. No surprises—just clear communication and a focus on delivering the best possible outcome for your claim.

Tailored Support Across Australia

With a longstanding presence in the Australian market, at QBE we understand that every business is unique, which is why we structure our teams to meet your specific needs across Australia. By streamlining our claims management processes, we're able to provide fast, efficient, and accessible customer service that best serves you.

Our **Liability teams** are strategically located in Brisbane, Parramatta, Melbourne, and Adelaide. These locally-based teams bring a deep understanding of the technical issues and regulatory requirements specific to their regions, ensuring you receive expert support.

For national claims, we have dedicated teams:

- **Financial Lines:** Based in Parramatta, managing claims across Australia.
- **Construction:** Based in Melbourne, handling construction claims across Australia

Our teams manage thousands of claims each year and are supported by technically experienced **Service Managers** and **Technical Services Officers**, ensuring you have the right expertise across all claim types to resolve your claim effectively. We also value the importance of face-to-face connections and are committed to exploring opportunities with our partners and customers for in-person interactions and learning experiences.

For claims requiring legal support, we partner with our Legal Panel which is made up of experienced lawyers with expertise across our lines of business. These law firms have been selected based on their expertise and are subject to performance and reporting requirements to ensure that they are able to achieve effective outcomes for you. Their contact details can be provided on request.

With QBE, you can count on tailored, locally-based support to help resolve your claims efficiently.



1. Incident

Claim triggered



2. How to lodge claim

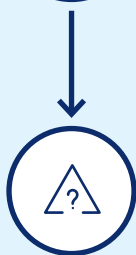
- Contact your broker or QBE directly on 133 723 or via the lodgement inbox in your State
- Provide relevant information, documentation and photographs to support your claim
- QBE will provide a reference number and our analytics functionality will assign the most appropriate Claims Officer to your claim within 48 hrs of lodgement



3. Coverage decision (contact within 10 days)

Does the insured's policy cover the loss claimed?

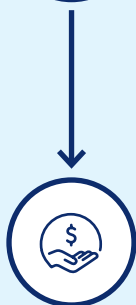
- If it's not covered - we'll engage you in that process
- If we need to investigate we may appoint a supplier to assist
- If it's fully or partially covered, we go to the next step



4. Liability investigation

Is the insured responsible for the loss?

- We'll review the loss that's being claimed
- We'll investigate if the insured and/or other parties are responsible and to what extent
- We may appoint a supplier to assist and can leverage our trusted panel of adjusters, law firms, experts and medical practitioners

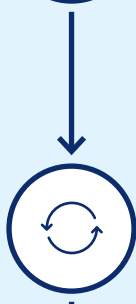


5. Compensation estimation

The level of compensation QBE will pay depends on:

- Your cover
- The extent of the loss
- The policy deductible/ excess
- Whether the insured is liable or not

We'll leverage our experience, analytics capability and support from our trusted panel of suppliers, to assess the most likely outcome of your claim



6. Settlement vs. trial decision

What is the risk to the insured?

- We review the claim to assess exposure, minimise severity, and determine the best outcome for the insured
- We'll engage you in the commercial resolution process or trial process as appropriate



7. End of the claim

Once all the payments have been made, we close the claim. Claims history can be provided on request

More information

When you need us, we're here to help. Trust QBE to deliver the support you need to protect your business.

To learn more call **133 723** or visit **qbe.com/au**

