



CHU and Flex waiving excesses for claims relating to the extensive Bushfires events in Australia

Background

- The bushfires that began burning throughout Australia since August 2019 have brought devastation to many of our customers and their communities.
- CHU and Flex Insurance in partnership with our insurer QBE are helping our customers by by:
 - Providing additional resources to process claims as quickly as possible.
 - Deploying CHU Assess team in heavily impacted areas to expedite the claims process.
 - Organising emergency and temporary accommodation assistance.
 - **Waiving excesses for claims of a residential strata/personal nature (not related to commercial strata). e.g. housing and shelter.**

Key points

- We understand that this is a challenging time for people who've been impacted by the bushfires.
- As a vital first step, we want to **help customers start to get their personal lives back on track**.
- On 15 January 2020 we announced [how we are supporting our customers](#), including **waiving excesses for residential strata/personal (non-commercial strata) claims related to the bushfires**.
- In good faith, **this applies to customers who make claims of a personal nature** (unrelated to their commercial strata property).
- This includes insurance for residential strata buildings, community associations, contents and landlords.

Questions and answers

Who does the excess waiver apply to?	<ul style="list-style-type: none">• Our intention, in good faith, is to help our customers affected by the bushfires start to get their home and family lives back on track so they can then focus on work and business.• We're waiving the excesses for those who are making bushfire-related claims against the following CHU/Flex Insurance Policies:<ul style="list-style-type: none">○ Residential Strata Plan Insurance (CHU)○ Community Association Insurance (CHU)○ Contents Insurance for strata (CHU)○ Landlords Insurance for strata (CHU)○ Residential Strata Plan Insurance (Flex Insurance)
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<p>At what point is the excess waived?</p>	<ul style="list-style-type: none"> • The excess on your claim of a personal nature may be waived if the cost of the damage exceeds the value of your excess. • The waiver doesn't apply if the cost of the damage is less than the value of your excess. • For example, if your excess is \$5,000 and the cost to fix your damaged garage is \$3,000, there would not usually be a claim under the policy – so the excess waiver wouldn't apply.
<p>What do you mean by bushfire-related claims?</p>	<ul style="list-style-type: none"> • These are for claims relating to the extensive bushfires in Australia made under 'Catastrophe Code 747'. • Put simply, this is the code we use for claims related to the bushfires that started in Australia since August of 2019. • Catastrophe Code 747 came into effect on 24 August 2019.
<p>Does this mean I can get a refund on my excess if I made a bushfire-related claim before the excess waiver was announced?</p>	<ul style="list-style-type: none"> • Our intention is for this excess waiver to apply to those who've been affected by the bushfires that fall within the Catastrophe Code 747 – which came into effect on 24 August 2019. • If you've already made a bushfire-related claim on your residential strata/personal insurance product, you may be eligible for a refund. • We're beginning to work through the claims that have already been lodged and will reach out to people about refunds as soon as we can.
<p>I bought a residential strata/personal product directly from CHU or Flex Insurance – will the excess on my bushfire-related claim be waived?</p>	<ul style="list-style-type: none"> • Yes, the excess waiver applies to personal insurance products bought directly from CHU and Flex Insurance. • The waiver relates to residential strata/personal (non-commercial strata) insurance claims for residential strata buildings, community associations, contents and landlords.
<p>I am making a claim related to my <u>commercial strata property</u> – will the excess be waived?</p>	<ul style="list-style-type: none"> • No, we aren't waiving excesses for commercial strata property-related claims – the excess waiver applies to residential strata/personal products. • The waiver relates to residential strata/personal insurance claims for residential strata buildings, community associations, contents and landlords.
<p>I bought a residential strata/personal insurance product with CHU or Flex Insurance through a <u>broker/strata</u></p>	<ul style="list-style-type: none"> • The excess waiver applies to residential strata/personal insurance products bought through brokers and strata managers too.



<p><u>manager</u> – will the excess on my bushfire-related claim be waived?</p>	<ul style="list-style-type: none">• The waiver relates to residential strata personal (non-commercial strata property) insurance claims residential strata buildings, community associations, contents and landlords.
<p>Who can I speak to about my bushfire-related claim?</p>	<ul style="list-style-type: none">• You will have a dedicated Claims Officer assigned to your case so that you only need to speak to one person. You can contact CHU and Flex Insurance Claims directly by phone on 1300 361 263.