

November 2008

Insurance Claims Assistance

Damage to your property from a failed water main or sewer may be covered by your domestic household insurance.

Contact your insurance company immediately if you have suffered loss or damage as a consequence of a water or sewer main failure.

Burst water main or sewage overflow

A number of external factors, such as ground movement due to altered soil conditions, tree roots, varying water pressure, vibration from heavy traffic, plant and machinery, or general wear and tear, may cause a water main to burst. In these cases, the main's failure is beyond the control of Coliban Water.

Similarly, blockages may occur causing failure within the sewerage system. This can be due to external factors beyond the control of Coliban Water. A build-up of fats and solids, or tree root infiltration can cause a blockage which can potentially result in a sewerage overflow, either within a customer's property or at a manhole.

In these cases, Coliban Water accepts no responsibility for any third party damage. **You should immediately contact your insurance company to make a claim under your domestic household insurance policy.**

Initial assistance provided by Coliban Water

As soon as practicable following any event resulting in property damage that can be attributed to a failure of Coliban Water's assets, a representative from Coliban Water will take all necessary steps he or she deems necessary to assist you with initial reinstatement. At the same time, it is in your interests to contact your insurer.

Where it has been determined as 'our responsibility', Coliban Water will also arrange to repair or unblock the pipeline, restore normal services and determine what measures are needed to eliminate, as far as possible, the potential for future failures.

Uninsured

If you do not have insurance cover, or your insurance company will not respond due to exclusions under your policy, Coliban Water **may** provide financial consideration on an ex-gratia basis for your uninsured property losses.

This means that while adopting a position of "no liability", Coliban Water may provide financial assistance towards restoring your property. Coliban Water is not obliged to provide any financial consideration on an ex-gratia basis. In the event that Coliban Water determines to provide financial consideration on an ex-gratia basis for your uninsured property losses, Coliban Water is not obliged, nor is it accepting, to fully compensate you for uninsured property losses.

In order for you to be considered for an ex-gratia payment, you will need to provide Coliban Water with:

- a claim in writing
- copies of bills and estimates for damaged items
- either a letter from your insurer stating that it does not cover the loss or written advice that you are uninsured, and
- retain any damaged items from which you are claiming.

In certain instances it may be necessary for Coliban Water to engage the services of an independent loss adjuster to assist in the quantification and reinstatement of your loss. Your cooperation with all reasonable requests by independent loss adjuster will be required.

Disclaimer

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