

October 2010

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 main's failure is often beyond the control of Coliban Water. 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.

Similarly, blockages may occur causing failure within the sewerage system. This again 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 damage.* **You should immediately contact your insurance company to make a claim under your domestic household insurance policy.**

Contact

if your property is damaged due to a failure of Coliban Water's assets please immediately contact:

- Coliban Water who will:
 - 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.
 - take all necessary steps to assist you with initial reinstatement.
- your insurer: as stated above. Your insurer can provide advice and assistance

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.

Coliban Water

PO Box 2770 Bendigo
Victoria 3554
Tel: 1300 363 200
Fax: 03 5434 1341
coliban@coliban.com.au

Disclaimer

Information contained in this document was correct at the time of printing (October 2010). Coliban Water reserves the right