

GUIDE

Claims and Duty to Disclose

The University requires all potential claims be notified to the Insurance Team as soon as possible.

To ensure adequate coverage from our Insurer is maintained, the University has a Duty to Disclose all known circumstances, facts or events (also known as a Notifiable Event) as they happen.

Claims

All claims are managed by the University Insurance Team, and it may be necessary to read this Guide in conjunction with other **Guides** available on the *Insurance Certificates and Guides* page, depending on the specific insurance policy you are querying ie Claims section in the **Motor Vehicle Insurance Guide**.

What to do in the event of a potential claim:

- An incident report must be lodged through [RiskWare](#) as soon as possible, using your usual Southern Cross University login and password (regardless of whether or not a claim is to be made).
- Loss by theft and/or malicious damage should be initially reported to Security who will in turn inform police.
- Following an accident or loss, all reasonable steps should be taken to protect any property from further damage and to minimise the loss.
- Specific enquiries or those not covered in a **Guide**, should be directed to the Insurance Team at insurance@scu.edu.au or (02) 6620 3320 for more information.

Events that may result in a claim being rejected by our insurer include:

- Failure to advise the Insurer of the potential claim within a timely manner
- Admission of liability or fault
- Negligence
- A criminal act
- Non-compliance with the law or legal requirements in the event of an accident/incident
- Failure of our Duty to Disclose obligation
- Failure to report a Notifiable Event

What is a Notifiable Event?

A notifiable event is something that could result in a claim being made against the University.

Notifiable events can involve the University, its entities, staff, students, contractors, volunteers or visitors.

A Notifiable Event may be:

- A fact, situation, omission, activity or negligence.
- An email, a conversation or misrepresentation via printed or online media.

This can include:

- Theft or vandalism of University assets or property
- Complaints from Students
- Threat of Legal action
- Injury received by a member of the public on University grounds or at a University event
- Safety issues in a laboratory

Everyone is responsible for reporting Notifiable Events.

Staff, Students, Council Members, Honorary Appointees, Honorary Associates, Adjuncts, Emeritus Professors and Volunteers.

Duty to Disclose

It is important that details of all claims (including incidents or matters that could lead to a claim) are advised to the Insurance Office at the earliest possible opportunity.

Under the *Insurance Contracts Act 1984* (Cth) the University has an obligation to disclose relevant information to the insurer.

Please contact the Insurance Team if you are involved in planning any of the following types of activities:

- Acquisition or creation of new entities;
- Purchase, construction or occupancy of new premises;
- Alteration, vacation, extension or demolition of existing premises;
- Installation of new plant or key machinery/equipment;
- Hire, lease or loan of plant and equipment;
- Changes in business operations, development of new products, etc;
- Disconnection of alarms or any fire prevention or detection system;
- Charter of aircraft, other than commercial passenger travel;
- Export of products overseas (particularly to USA or Canada); or
- Commercial dealings in USA or Canada.

Further Information

You can download a copy of the following from the ***Insurance Certificates and Guides*** Page:

- [Group Personal Accident & Sickness Guide](#)
- [Motor Vehicle Insurance Guide](#)
- [Corporate Travel Insurance Guide](#)

- The University Insurance Team can be contacted via email insurance@scu.edu.au or telephone (02) 6620 3320 for further assistance.