



Insurance Frequently Asked Questions

Claim Preparation and Lodgement Assistance

How much will it cost?

Claim lodgement assistance is offered for a \$99 fixed fee*

What will I need to do?

We aim to make the process as easy as possible for you.

You will need to provide us with some basic information about your policy of insurance and complete an authority form to enable us to deal with your insurer directly on your behalf.

We will provide you with a list of the information we recommend you submit to support your claim and maximise the benefits payable to you.

We will manage the claim process and be in contact with you about the outcome.

If you need further assistance in gathering supporting information, or if an issue arises along the way, such as your insurer declining your claim, we can help with that too.

How long will my insurance claim take?

The timeframes can vary depending upon the type and complexity of the claim. As a general guide travel, home/building, contents and motor vehicle claims can take 1 to 3 months from start to finish. Should a dispute arise in relation to your insurer's decision, the process may take longer. We do our best to streamline claims as we understand that prompt and adequate payment is important when you have suffered loss, damage or an injury.

If my insurance claim is successful will the insurer cash settle, replace or repair?

This will depend upon the terms of the Product Disclosure Statement. If you'd prefer a particular outcome, we can negotiate this with your insurer on your behalf.

*Terms and conditions apply. Contact Maddens Lawyers for further detail.

The information in this document is general in nature, and you may require additional advice. For more information contact our Insurance Law Department on 1800 815 228 or info@maddenslawyers.com.au



Insurance Frequently Asked Questions Declined and Disputed Insurance Claims

What are the common reasons insurance claims are declined?

Insurers commonly rely upon the following reasons for declining claims:

- “You’re not covered for that” – policy exclusions – insurance policies contain a range of exclusion clauses. Your insurer may claim that the provisions of your contract do not include cover for the loss, damage or injury you’re claiming for.
- “You didn’t tell us that” – non-disclosure – your insurer may reject your claim on the basis that you did not disclose relevant information at the time of taking out or renewing your policy of insurance.
- “You haven’t provided us with evidence” – lack of supporting documentation or information – your insurer may reject or reduce your claim if you’ve been unable to satisfy your insurer’s request for supporting documentation or evidence in relation to your loss, damage or injury.

What are the benefits of engaging Maddens Lawyers to challenge my insurer’s decision?

With Maddens Lawyers you will receive clear and expert advice to assist you in navigating through the complex and stressful process of challenging your insurer’s decision. Our primary aim is to assist you in maximising your insurance claim payout and to ensure you achieve the best possible outcome. When it comes to challenging your insurer’s decision, it’s important to have an experienced insurance lawyer on your side.

How much will it cost?

Maddens Lawyers offers ‘no win, no fee’ arrangements when it comes to challenging a declined or disputed insurance claim. This means we will only charge professional fees if we are successful in challenging your insurer’s decision and a benefit if payable by your insurer to you.

In some cases disbursements may be incurred. Disbursements relate to out of pocket expenses payable to other people, such as an expert loss assessor or medical professional. Disbursements are generally required to be paid regardless of the outcome.

For an obligation free discussion regarding fee arrangements, you can contact us on 1800 815 228.

What information will I need to provide?

As a starting point we will need to review the Product Disclosure Statement (PDS) relating to your policy of insurance. The PDS sets out your insurer’s obligations and rights.

We will also ask that you provide us with a copy of your Certificate of Currency and copies of any documents you have lodged with, or received from, your insurer.

Following our close consideration of these documents, we will provide you with advise as to the recommended steps moving forward.

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