

Insurance Claim Delay

This fact sheet is for information only. It o

Main ideas

- The insurer should process your claim within fixed timeframes (General Insurance Code of Practice).
- You can complain if there are unreasonable delays to your claim even within the timeframes.
- If you are in urgent financial need, you can ask for the insurer to fast track your claim, or for an advance payment.
- If your insurer's complaints department won't help, you can go to the Australian Financial Complaints Authority (AFCA) which is free and independent.

In this fact sheet:

Claim to first decision – 10 business days

How long does a claim take – 4 or 12 months

When the insurer has all the information they need – 10 business days

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What happens with your claim ppoints
                          a
                             loss
                                  assessor
  Report from
                an external
                              expert
                                      12 weeks
            ask for information
  When you
                                      10 busines
  The insurer
                must
                      keep
                           y o u
                                informed
                      by agreement
  Other timeframes
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Fast-tracking urgent claims

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Complain to the Australian Financial Comp
Complain to the Australia Securities and
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These timeframes are defined in the General Insurance Code of Practice.

Claim to first decision - 10 business days

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For total loss claims on home or contents p Get legal advice if you think the insurer is acting unreasonably.

How long does a claim take – 4 or 12 months

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they must decide to accept

If there are exceptional circumstances:

When the insurer has all the information they need – 10 business days

When the insurer has all the information they What happens with your claim?

There are some fixed timeframes for things that The insurer appoints a loss assessor – 5 business days

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If you ask for information about your claim, **The insurer must keep you informed – every 20 business days**

At least every 20 business days, the insurer Other timeframes by agreement

If the timeframes are not practical, you can **Fast-tracking urgent claims**

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Complain if the delay is unreasonable

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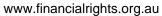
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Need more help?

For a list of other helpful resources visit ou Last updated: December 2024