

Express Claims

SME
Property

AIG Australia’s new Express Claims process speeds up the assessment and settlement of eligible Business Package property claims. This is part of our commitment to delivering a fast, fair and friendly claims service.

By providing AIG with a complete set of information with your claim submission, we’re able to help get the insured back on track faster.

A broad range of losses are eligible for Express Claims assessment, as outlined below. See overleaf for the additional information required to help speed up the claims review process.

Information required for all claims

- [Online lodgement](#) or completed [Claim Form](#)
- Insured bank details
- Photographs showing the damage
- Additional information as outlined on page 2

Type of Loss*:



Accidental Damage



Water Damage



Theft/Burglary



Impact



Malicious Damage



Glass



Storm



Machinery Breakdown



Business Interruption
(some exclusions apply)



Fire



Replacement Items
(Electrical)

*Claims with recovery potential are handled outside the Express Claims process.

Additional information required based on the type of claim



Theft, Burglary or Malicious Damage

- Proof of purchase/ownership
- Acknowledgement form/police report number
- Schedule of loss and estimate/invoice for stolen/damaged items
- Estimate/invoice for building repairs & make-safe repairs (where relevant)



Replacement Items (Electrical)

- Make, model and specifications of original item
- Copy of original invoice/proof of purchase, photo of damage (if available)
- Damage report where applicable (especially for electronic items)
- One estimate for replacement item



Machinery Breakdown

- Damage report from attending engineer/specialist
- Estimate for repairs/replacement equipment



Money

- Evidence of money stolen



Glass/Impact

- Damage/cause report
- Invoice



Accidental/Water/Fire/Storm Damage – Reinstatement/Repair

- Lease agreement or evidence of ownership (e.g. for tenant's fit-out)
- Details/dimension of damage, photo
- Plumbers/roofers report where relevant
- One estimate for reinstatement/repair



Business Interruption/Loss of Rents/AICOW

- Evidence of the loss period/incurred
- Pre loss daily turnover for a reasonable period
- Gross profit %
- Details of any savings
- LOR - lease agreement and evidence of usual rental payments
- AICOW - evidence of additional costs incurred

Submit your claim

Any loss or potential loss should be reported immediately, with steps taken to mitigate further damage.

- Submit your claim online at aig.com.au/claimslodgement or send your completed [Claim Form](#) and supporting documents to commercialclaims@aig.com.
- If you need help with your claim submission, please call us on 1300 030 886.

All claims are subject to and assessed in accordance with the applicable policy terms and conditions.



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