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## Lodge a Claim

At Armstrong's Insurance Brokers our service commitment extends to helping you out when you need it most – at the time of a claim. We understand that this can be a difficult time and that claim lodgement can be a daunting and complex task. This is where we step in – our experience, superior negotiation skills and product knowledge are invaluable tools for you to have at hand.

We will:

- > Act immediately upon notification of a claim;
- > Assist you in preparing the claim for lodgement;
- > Liaise with loss adjusters and the insurance company on your behalf;
- > Monitor progress and provide you with regular updates; and
- > Pursue prompt and equitable settlement.

### Make a Claim

In the event of a claim contact us as soon as possible or lodge a [claim online](#).

### Claims Process

Claims management is an integral part of the Armstrong's Insurance Brokers service. As brokers our prime responsibility is to you, our client. We will guide and assist you in lodging a claim, offer our expertise in the event of a complex case, and act as your advocate in discussions with the insurer if there are issues in dispute.

In the event you suffer a loss we recommend you take the following steps:

1. Contact your account executive or our claims manager as soon as is practical and prior to making any statements of cause or liability by notifying us online, by telephone, facsimile or email, wherever practicable, within 24 hours of the incident. We will advise you of any additional paperwork to be completed dependent upon the type of claim you are making.
2. Regardless of whether or not the claim has been reported or a loss assessor appointed, you must immediately do whatever is necessary to prevent further loss of life or property damage by ensuring all people and property are secure and safe from further injury and damage. Take action to limit any further events and contact emergency services. Ensure impact to business operation is reduced by sourcing alternative sources of supply, hire of equipment or immediate remediation or repair
3. Keep full and accurate notes, records or photos
4. Complete all claims documentation (where applicable) as soon as practicable and forward to Armstrong's Insurance Brokers with any supporting documents requested.
5. Whatever the circumstances of the incident, **DO NOT ADMIT LIABILITY EVEN IF YOU THINK YOU ARE AT FAULT**. Your Insurer is entitled to deny a claim or pay a reduced amount if statements made by you or your employees prejudice the Insurer's position.

It is impossible to give guidelines for procedures to follow in **every** claim, simply because of the nature of accidents. However, the above general procedures can be relied upon to cover most circumstances.

Please note that depending on the circumstance of a claim you may also be required to meet with the insurer or loss adjuster direct. If this occurs Armstrong's Insurance Brokers will notify you and assist with this procedure.

### Notify us of a Claim

In the event of a claim [contact us](#) as soon as possible or lodge a claim notification [online](#).



#### Online Claim

[CLICK HERE](#)

#### Contact Us

[CLICK HERE](#)

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Phone: 03 6331 5455 Fax: 03 6331 5488	Phone: 03 6224 9894 Fax: 03 6331 5488	Financial Ombudsman Services
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