MKW Insurance Brokers

A practical after-hours guide for clients to help protect people, reduce further damage and gather the information required to support an insurance claim.

First priority: safety first	If life, safety, fire, floodwater, violence, serious injury or electrical danger is involved, call emergency services first. Insurance notification can wait until people are safe.

How to use this checklist

Use the first page for emergency contacts and immediate actions. Use the incident report section to capture key details while information is fresh. Then use the relevant event checklist for storm and flood, motor accident, burglary or machinery breakdown.

Emergency Phone Numbers

Emergency / service	When to use	Phone
Police / Fire / Ambulance	Immediate danger, serious injury, fire, crime in progress, life-threatening emergency.	**000**
NSW SES	Flood, storm, tsunami, leaking roof, fallen tree or emergency storm damage help.	**132 500**
Police Assistance Line	Non-urgent police reports, including theft or malicious damage where there is no immediate danger.	**131 444**
Poisons Information Centre	Suspected poisoning or chemical exposure. If unconscious or not breathing, call 000 first.	**13 11 26**
Ausgrid electrical emergencies	Electrical faults or fallen powerlines in Ausgrid network areas. Stay at least 8 metres clear.	**13 13 88**
Endeavour Energy emergencies	Electrical emergencies in Endeavour Energy network areas.	**131 003**
Essential Energy emergencies	Electrical emergencies in Essential Energy regional network areas.	**13 20 80**
MKW Insurance Brokers	Business hours claims support and next business day claim assistance.	**02 9746 6273** **claims@mkwib.com.au**

Note: For after-hours urgent insurance matters, contact the relevant insurer emergency claims line first, then notify MKW as soon as practical.

Insurer After-Hours Claims Contacts

Use these numbers for urgent claims, make-safe authority, towing, glass, property damage, major loss or emergency assistance. If the matter is not urgent, email MKW and your service team will assist on the next business day.

Insurer / provider	Claims / emergency contact	Notes
AIG	**1800 812 363**	Claims contact - confirm product-specific instructions if applicable.
Allianz	**1300 300 573**	Business / broker claims contact.
Berkshire Hathaway Specialty	**1300 559 019**	Confirm against current policy schedule or agency guide if urgent.
CHU	**1800 022 444**	Strata claims / emergency assistance.
CGU	**13 24 80**	Claims service.
Club Marine	**1300 00 2582**	Marine claims / assistance.
Chubb	**03 9242 5111**	Claims / office contact.
Dawes	**1300 188 299**	Claims contact.
DUAL Emergency Assist	**02 8907 5614**	Emergency assistance.
Mansions of Australia	**1300 302 868**	Claims contact.
MB Prestige	**03 9602 4268**	Claims contact.
NTI	**1800 684 669**	Accident Assist / claims.
O'Brien Glass	**13 16 16**	Emergency glass and make-safe.
QBE	**133 723**	Claims contact.
QBE / O'Brien Glass - All Glass Claims	**1800 071 397**	Dedicated glass contact where applicable.
Vero	**1300 888 073**	Claims contact.

Catastrophe / emergency event guidance

[ ] Safety always comes before saving property. Follow directions from emergency services.

[ ] Do not enter floodwater, unsafe buildings, damaged structures or areas near fallen powerlines.

[ ] Arrange temporary make-safe work only where safe and reasonable to prevent further damage.

[ ] Take photos and video before clean-up where safe to do so.

[ ] Keep invoices, receipts, contractor reports, tow dockets, police event numbers and SES reference numbers.

[ ] Do not dispose of damaged property unless required for health and safety. Photograph items before disposal and keep a written list.

[ ] Do not admit liability, negotiate settlement, or authorise major repairs unless approved by the insurer or required as an emergency make-safe measure.

Immediate Action Checklist

- [ ] Check for injuries and call 000 if required.
- [ ] Move people away from danger. Do not re-enter unsafe premises.
- [ ] Call SES for flood, storm, tsunami or major storm damage assistance.
- [ ] Isolate water, electricity or gas only if safe and lawful to do so. Use qualified trades where required.
- [ ] Secure the premises, vehicle, vessel or equipment to prevent additional loss.
- [ ] Arrange emergency make-safe work such as boarding up, tarping, security, temporary fencing, towing or drying equipment.
- [ ] Capture photos and video before clean-up or temporary repair work.
- [ ] Keep damaged items for inspection where safe and practical.
- [ ] Record dates, times, locations, witnesses, contractors and emergency reference numbers.
- [ ] Notify the insurer emergency claims line if urgent, and notify MKW as soon as practical.

What Photos and Videos to Take

Photo category	What to capture
Wide scene photos	Whole room, site, street, carpark, roadway, roofline, yard, machinery area or vessel location.
Close-up damage	Cracks, water marks, impact points, burn marks, broken glass, forced entry, damaged stock, damaged machine parts.
Cause or source	Leaking pipe, damaged roof, failed hose, damaged switchboard, fallen branch, collision point, entry point, failed component.
Serial numbers and labels	Plant plates, model numbers, VIN, registration, engine numbers, equipment tags, appliance labels.
Third-party information	Number plates, licence details, business cards, delivery dockets, signage, contractor details, witness details.
Progress photos	Before temporary works, during make-safe, after make-safe, and after any clean-up.

Information to Collect From Third Parties

Collect this information where it is safe, lawful and practical. Do not argue about fault or liability at the scene.

Details	Record here
Name / business name	______________________________
Phone and email	______________________________
Postal address	______________________________
Driver licence number	______________________________
Vehicle registration	______________________________
Insurer and policy number	______________________________
Employer or contractor company	______________________________
Witness names and contact details	______________________________
Police / SES / fire event number	______________________________
Photos of documents or cards obtained	______________________________

Incident Report Template

Field	Information to complete
Date and time of incident	
Date and time discovered	
Location / site / address	
Person reporting incident	
Policyholder / business name	
Type of incident	
Brief description of what happened	
Immediate action taken	
Emergency services contacted	
Make-safe or temporary repair work arranged	
Damage / injury / loss details	
Third parties involved	
Witnesses	
Photos / videos taken	
Receipts / invoices attached	
Insurer contacted and claim number	
MKW notified and date/time	

Storm and Flood Checklist

[ ] Do not drive, walk or work in floodwater.
[ ] Call NSW SES on 132 500 for flood, storm, tsunami, leaking roof, fallen tree or emergency storm damage assistance.
[ ] Move people, vehicles, stock and valuables to a safe area if safe to do so.
[ ] Turn off utilities only if safe and authorised.
[ ] Use temporary tarps, boarding, sandbags or make-safe contractors where reasonable and safe.
[ ] Photograph water levels, tide marks, entry points, affected rooms, damaged stock and external damage.
[ ] Keep damaged carpets, flooring, stock and contents where practical until inspected. If disposal is required for health reasons, photograph first and keep a detailed list.
[ ] Keep invoices for clean-up, drying equipment, emergency plumbing, roof tarping, temporary security and waste removal.
[ ] Record weather conditions, warnings received, SES reference numbers and contractor details.
[ ] Do not authorise permanent repairs until the insurer has advised, unless urgent safety works are required.

Motor Accident Checklist

[ ] Check for injuries and call 000 if required.
[ ] Move to a safe location if possible and turn on hazard lights.
[ ] Do not admit fault or offer settlement at the scene.
[ ] Exchange driver name, phone, address, licence number, vehicle registration and insurer details.
[ ] Photograph all vehicles, number plates, the road layout, traffic controls, skid marks, debris and impact points.
[ ] Record witness names and phone numbers.
[ ] Record police event number if police attend, if there is injury, theft, suspected intoxication, refusal to exchange details, or major damage.
[ ] Arrange towing through the insurer or emergency assistance line where possible.
[ ] Do not authorise repairs before insurer approval unless required to secure or tow the vehicle safely.

Burglary / Theft / Malicious Damage Checklist

- [ ] Do not enter if the offender may still be present. Call 000 if there is immediate danger.
- [ ] Report theft, break-in, vandalism or malicious damage to police and obtain an event number.
- [ ] Avoid touching disturbed areas until police have advised, where practical.
- [ ] Arrange emergency locksmith, boarding, glass replacement, temporary fencing, alarm repair or security attendance if required.
- [ ] Photograph forced entry points, damaged doors, locks, windows, alarms, CCTV equipment and affected rooms.
- [ ] Prepare a list of stolen or damaged items, including purchase date, value, serial number, model number and proof of ownership where available.
- [ ] Save CCTV footage quickly before it is overwritten.
- [ ] Keep receipts for emergency security or make-safe work.
- [ ] Do not dispose of damaged locks, doors, windows or alarm components until the insurer or assessor has advised, unless safety requires it.

Machinery Breakdown Checklist

- [ ] Stop using the machine if continued use may cause further damage or create safety risk.
- [ ] Isolate energy sources only by competent or authorised people.
- [ ] Arrange urgent make-safe or temporary repair only where necessary to prevent further damage or business interruption.
- [ ] Do not dismantle or dispose of failed parts unless required for safety. Keep parts for inspection where practical.
- [ ] Photograph the machine, failed component, control panel, error codes, serial plate, model number and surrounding area.
- [ ] Record date and time of failure, operator name, operating conditions and what happened immediately before failure.
- [ ] Obtain a technician report identifying cause of failure, parts required, labour, expected downtime and repair cost.
- [ ] Keep maintenance records, service logs, commissioning records and warranty information.
- [ ] Record any business interruption impacts including downtime, lost production, cancelled jobs, temporary repairs or hire costs.
- [ ] Do not authorise major repairs before insurer approval unless required as urgent make-safe or to prevent further loss.

Claim Evidence Pack

Use this checklist before submitting documents to MKW or the insurer.

Required item	Included?
Completed incident report	**[ ]**
Photos and videos of damage	**[ ]**
Police / SES / fire / emergency reference number	**[ ]**
Third-party details and witness details	**[ ]**
Quotations, invoices and receipts	**[ ]**
Proof of ownership, purchase invoices, valuations or serial numbers	**[ ]**
Make-safe contractor report or attendance note	**[ ]**
Technician or repairer report, if applicable	**[ ]**
List of damaged or stolen property with estimated values	**[ ]**
Business interruption evidence, if applicable	**[ ]**
Any letters, demands, legal notices, summons or writs	**[ ]**

Important claim reminders

[ ] Do not admit liability or make promises to pay.

[ ] Do not sign releases, settlement agreements or legal documents without advice.

[ ] Forward any legal demand, summons, writ or letter of demand to MKW immediately.

[ ] Keep a simple chronology of all calls, emails, trades, repairs and costs.

[ ] If you are unsure whether something should be claimed, notify MKW and the insurer early so rights under the policy are preserved.

Disclaimer

This checklist is general information only and does not replace your policy wording, schedule, insurer instructions or emergency services advice. Claims are subject to the terms, conditions, limits and exclusions of the relevant policy. Phone numbers and insurer procedures may change. If in doubt, contact MKW Insurance Brokers or the insurer as soon as practical.