



## What to do when damage occurs...

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South Australia

In the unfortunate event that a tenant causes damage to your rental property, there are a few very important things that you should consider when submitting a claim.

To ensure you achieve the best result for your landlord, it is important to provide documentation to support the claim. The reasons for this include the need to:-

- PROVE to the insurer that a loss has occurred
- PROVE to the insurer that the loss is an insurable event as defined by the terms and conditions of the policy.
- PROVE that the tenant was responsible for the damage/ loss that is being claimed (for tenant related claims only).

It is recommended that the following information be submitted with any claim for property damage – this includes damages being deducted from the bond.

**Photos** – clear and concise photos of damages that have been labelled and show damages in detail. Photos should show the damage in relation to the room that it's located in and be clearly labelled for easy identification.

**Entry & exit Property Condition Report** – Ensure the entry report is detailed to show exactly what is in the property (including quality of fixtures/fittings) at the commencement of the tenancy and the condition of all items. Always complete an exit condition report detailing the specific areas of damage. The entry report should be dated and signed by both your office and the tenant.

If you are submitting a claim for damages and following your final inspection believe that the claimable damages (excluding general clean up) may exceed \$1000.00, you **MUST** make contact with your local Terri Scheer office to seek advice on whether we need to appoint a loss adjuster. Loss adjusters are employed by the insurer to meet with you at the property to determine the extent and cause of the damages being claimed. They will make a recommendation based on their observations and the supporting documentation provided to try and ensure a fair outcome is reached both for you and the insurer.

Failure to adopt one or all of the above recommendations can prejudice your claim and can lead to disappointment when it comes to settling the claim.

**If you are not sure what you should do, then all you need to do is pick up the phone!** Terri Scheer is a service based company and we pride ourselves on providing a happy and helpful service- this is especially true of the Claims Department. We have the expertise and are always willing to provide you with the advice you need in the unfortunate event that your property is damaged and a claim needs to be made – all you have to do is ask!



## Not all insurance policies are the same! Have you experienced the Terri Scheer difference?

Andrew Ashurst  
Business Relationship Manager  
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An Insurance policy is generally measured when it is time to make a claim.

Often when we meet up with clients we face hurdles in the form of poor claims experiences with other providers. Yes, these policies may be cheaper, but seriously are your Landlords getting true value for money?

Hidden excess's, lack of cover for certain events, and the time it takes to process claims, are often the key reasons why a policy doesn't perform.

At Terri Scheer we specialize in providing a premium product to ensure investment properties are as safe as can be. With our claims turnaround for a loss of rent scenario averaging 14 working days, it's great to know this efficient service is there for when that unexpected event occurs.

Our service doesn't stop there, face to face visits with property managers is what we pride our business on.

Our new business model makes life even easier, with the efficiency of being able to place cover now on behalf of your landlords.

If your not getting satisfaction with your current Landlord Insurance provider please let us know and we will show you the difference.

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## Staff perspective: Julie Kemplay-Hill

My name is Julie and I work in the South Australian office as Terri's Executive Assistant. I don't normally contribute to Scheer Tips because my role is more management focussed, less involved with insurance and property managers, and more with administration and compliance.

As Terri's EA I certainly see what a lot of people don't. In fact, many of you would find it difficult to even imagine the work Terri puts in behind the scenes on behalf of the residential property management industry.

Those of you who know Terri well will agree she likes to be in the action, entertaining and hosting parties (such as the one in Perth on Friday night). Our WA clients were treated to a night of "Scheer Class" at the Hyatt Hotel Perth to thank them for their support and business, and also to celebrate our tenth anniversary in business.

In the earlier part of the evening Terri gave a short address to VIP attendees (somewhat different to the way she normally speaks to clients) and I thought I would share this with you. Terri called it "up close and personal" and that is exactly what it was – it was a side people don't often see.

Terri spoke without a microphone and asked people to gather round closely – some were surprised to find she is a "real person" and others that she is a woman. More were unaware that she is the single shareholder of Terri Scheer Insurance Brokers. I'm sure it gave guests a deeper understanding of the level of responsibility Terri feels towards her company and those working in it, particularly business owners in the same situation.

Terri described the impact FSR legislation has had on her business and the difficult options she has been forced to consider during the last year – the most difficult was whether to continue the business, at an estimated compliance cost of \$1.7M, or close the doors.

The single overriding factor in Terri's mind was "personal assets before human assets" meaning her home, car etc. were less important than staff and their families. The responsibility of so many people pushed her to continue, vowing no retrenchments.

An extremely unexpected and candid speech by Terri (as the previous recipient of the Telstra South Australian Small Business of 2004 Award) during Telstra's 2005 presentation ceremony caught the attention of some politicians in the audience who introduced themselves and encouraged her to fight for refinement of the legislation.

The battle was on. Her foot was in the door and she was on the phone to anyone who had the slightest link to the legislation or ability to provide her with another avenue of hope. She met with both local and federal members and eventually received an invitation to attend a lunch with the Prime Minister and a chance to briefly state her case.

It was a big jump for someone who never finished Year 10 to end up in Parliament House submitting reports, learning protocol and attending meetings with high ranking officials.

The outcome is in the email recently sent to property managers titled "**You had, they took, we conquered**" giving you back the ability to place insurance cover for your landlords. We are now trying to spread the word as quickly as possible.

Terri is rebuilding the business and the WA client party provided an opportunity to tell the warts and all story about the impact of the legislation on her business and sincerely ask for support from all clients to ensure the product is accessible.

I'm sure many of the guests appreciated seeing the other side of Terri and I know everyone was excited to again have the ability to place cover for landlords. Of course, Terri then cranked up the band and, true to style, danced and partied with everyone.

We all had a great night and I look forward to planning the next party.

*Julie*

PS Fax in those request for cover forms!

## Emails, Viruses and SPAM

Randall Hughson  
I.T. Systems Administrator  
South Australia.

Let's face it - SPAM and Virus emails are annoying. They are a complete waste of time and, thanks to legislation, are actually illegal, which interestingly hasn't solved the problem. It's an issue which all companies and individuals that connect to the internet face - no one is immune. And at the moment there is no complete solution which guarantees protection from SPAM without hindering legitimate email communications. So how does Terri Scheer Insurance Brokers handle the problem?

Our national computer network is protected by a very secure firewall. More specifically, special filtering software scans incoming and outgoing emails for signs of SPAM and Viruses. The software works much like an elevator door with a one-to-ten rating system - ten offers the best protection, one the worst. So, when the 'elevator doors' are more open, or closer to one, the less protection we have. When the 'elevator doors' are more closed, or closer to ten, the more protection we have. Currently, our filter is set quite high at an industry standard level, which offers a good level of protection without blocking everything.

One of the few downsides of having an email filter in place is that, from time to time, legitimate emails are blocked. This means that our staff sometimes never receive an email from a particular client or organisation. Rather than downgrading our level of protection (or opening the 'elevator doors'), we have a special section on our firewall where we can set particular email addresses to bypass the filter. This is called the NOT-SPAM list. So from time to time, staff will inform me that a particular email address is being blocked, or that an email(s) from a particular address was never received. I get the email address details, and enter it into our NOT-SPAM lists, and from that point emails are accepted without fail on our network.

So the next time you feel that your emails might not be getting through to us or that we're taking a little longer than expected to respond to your email, please give us a call and let one of our friendly staff know. It's just possible that we need to add your email address to our NOT-SPAM lists, and the email problem will be fixed.