



PROPERTY INSURABLES

WHAT ARE THEY & HOW TO REPORT THEM

SOME TYPICAL EVENTS THAT COULD BE INSURABLE

- Fire, flood, storm, lightning
- Explosion (other than explosion of a boiler or pressure vessel)
- Accidental damage
- Burglary or theft
- Machinery breakdown – other than normal wear and tear.

WHAT YOU ARE REQUIRED TO DO

Where the University sustains physical loss or damage to property exceeding \$10,000 (excluding GST), the loss must be recorded through Risk Online Active Reporting ([ROAR](#)). In the case of the loss or destruction of an item, the relevant cost is the replacement cost of the item. Where the item has been damaged but can be economically repaired, the relevant cost is the repair cost.

WHAT IS ROAR?

[ROAR](#) stands for Risk Online Active Reporting. It's where you go to make notifications of injuries, incidents, privacy or compliance issues and now also insurance matters.

Access via the MQ website staff page or go to:

http://staff.mq.edu.au/human_resources/health_and_safety/risk_online_active_reporting-roar/

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