General Liability

Claim Focus

Forklift Impact Causes Damage to Commercial Premises

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(02) 9003 1660



$5,120
– claimed

Nil
– bodily injury

12 days
– notification to settlement

Incident

The insured, a logistics and warehousing provider offering storage, packing and dispatch services for third-party goods, was conducting routine operations at a 3rd party's premises when a forklift being operated onsite collided with the building's external façade.

What Went Wrong?

The impact caused visible damage to the building structure and required reinstatement works to restore the affected area. Photographs taken following the incident clearly documented the extent of the damage and assisted in assessing the circumstances surrounding the loss.

Claim

> The property owner obtained a quotation for the repair works, with the claimed damage amounting to $5,120. The insured subsequently notified the matter under its Public and Products Liability Policy and sought indemnity for the third-party property damage claim.

Supporting documentation included:

- ✔ Photographs of the damaged façade
- ✔ Repair quotation for reinstatement works
- ✔ Incident report and details provided by the insured

Outcome

Investigations confirmed that the damage resulted directly from the forklift impact. It was also established that the forklift was not registered for road use. As no bodily injury was involved and liability was clear, the matter was confined solely to property damage.

The claim was settled. A signed Deed of Release was obtained, securing a full and final settlement of the matter.

The prompt resolution highlighted the benefits of early notification, timely evidence collection and proactive collaboration between the insured, broker and FTA, resulting in a practical and cost-effective outcome.

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Claim Focus (cont.)

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1st October 2026
Notification Made

→

13th October 2026
Claim Settled

This demonstrates FTA's ability to quickly and efficiently handle claims.

Key Takeaways

Early engagement drives efficient outcomes	Where liability is clear and repair costs are supported by appropriate documentation; property damage claims can often be resolved quickly and cost-effectively.
Manage mobile plant risks	Forklifts and other mobile plant can create significant property damage exposures. Businesses should ensure operators are appropriately trained and that suitable risk management procedures are in place.
Check whether mobile plant is registered or unregistered	The registration status of a forklift can have a significant impact on coverage. Public Liability policies often exclude claims involving vehicles that are registered, required to be registered, or subject to compulsory insurance requirements. Confirming this at an early stage can help determine the correct policy response and avoid delays in claims handling.

Contact us

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