



Repairing and rebuilding your home.

Getting your repairs or rebuild started

It is now time to get your repairs or rebuild started and we are here to help and support you through the process.

Our Assessors, Builders, or Engineers will assess the damage to your home. They will then work together to finalise your Scope of Work.

After you have reviewed and signed your Scope of Work, we can start on your repairs or rebuild.

This brochure explains what a Scope of Work is, our repair and rebuild process, and what you may wish to consider for your own circumstances.

What is a Scope of Work?

A Scope of Work is a detailed summary of the work needed to repair or rebuild your home. It lists the work our builders and tradespeople will complete and the materials they will use.

Depending on the extent of the damage, your Scope of Work can be quite detailed, listing the repairs needed for each room in your home.

We will update your Scope of Work as needed. Sometimes further repairs are identified after the first assessment, after repairs have started or even after repairs have been completed. This is called a 'Variation'.

Your Assessor, Builder or Claims Manager will explain your Scope of Work and provide you with a copy for you to review and sign. When you sign your Scope of Work, you are approving the repairs listed as part of your claim.

We will start your repairs or rebuild after you have signed your Scope of Work.

Case Study

Tim makes a claim for water entering his kitchen after a flood. Our builder takes a look at the damage to Tim's floor. In the Scope of Work, he notes we will need to remove and replace it. Tim signs his Scope of Work, and our builder starts the repairs.

As the builder removes the floor, he notices damage to the bottom of the cupboards that he could not see before. This damage was caused by the same flood. He makes a 'Variation' to Tim's Scope of Work, and we repair Tim's floor and cupboards.



Choosing how you would like to repair or rebuild

We offer you the choice on how you would like to repair or rebuild your home. You can choose to:

- work with us and use a builder we select from our supplier network, or you can
- find and use your own builder. If you would like to do this, we will cash settle your claim.

When making your decision, it is important to remember that if you would like our builder to complete your repairs or rebuild:

- We will manage all aspects of the repair or rebuild process from start to finish.
- There is a guarantee on the repairs authorised and arranged by us.
- You can contact us at any time if you have any questions or concerns and we can contact our builder on your behalf.
- It can be more cost effective as we can secure discounts within our supplier network.

If you choose to find and use your own builder, we will cash settle your claim.

There are also times where we cannot use builders from our supplier network to repair or rebuild homes. For example, this can happen if there is pre-existing damage. Generally, we will pay a cash settlement if we cannot repair or build a home. If this applies we will work through this with you.

For more information about **cash settlements**, scan the QR Code to the right using your mobile phone camera.



Repairing or rebuilding your home with us

There are seven steps to complete the repairs or rebuild of your home with us.

✓ Step 1: Make a claim

When you make a claim, you will have a Claims Manager to support you through the process.

✓ Step 2: Make it safe

To help ensure your home is safe, we will arrange for a builder from our supplier network to complete any emergency or temporary repairs needed to help prevent more damage to your home. This includes placing a tarp over your roof to help prevent water from entering your home after a storm, for example.

✓ Step 3: Damage assessment

We will assess the damage to your home. Depending on the type and severity, you can expect an Assessor, Builder, or an Engineer to be part of this process. We will let you know who will be involved and the timings.



✓ Step 4: Claim decision

We will then assess your claim under your policy with us. After our assessment, we will let you know if we will accept your claim. If you have any questions, your Claims Manager is here to help.

✓ Step 5: Sign your Scope of Work

If we accept your claim, we will prepare a Scope of Work document for you. You will need to sign your Scope of Work. When you sign your Scope of Work, you are approving the repairs listed as part of your claim. Without your signature, we cannot start your repairs or rebuild. Remember, we update your Scope of Work as needed via a 'Variation'.

✓ Step 6: Repairs or rebuild commences

After you have signed your Scope of Work, our builder will confirm the start and estimated completion dates with you. Your Claims Manager will also keep you up to date on the progress.

✓ Step 7: Repairs or rebuild is complete

There is a guarantee on repairs authorised and arranged by us. Please contact us if you notice any defects.

Extra support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation, or cultural background. If you are comfortable, you can tell us about your situation. We will work with you to arrange support.

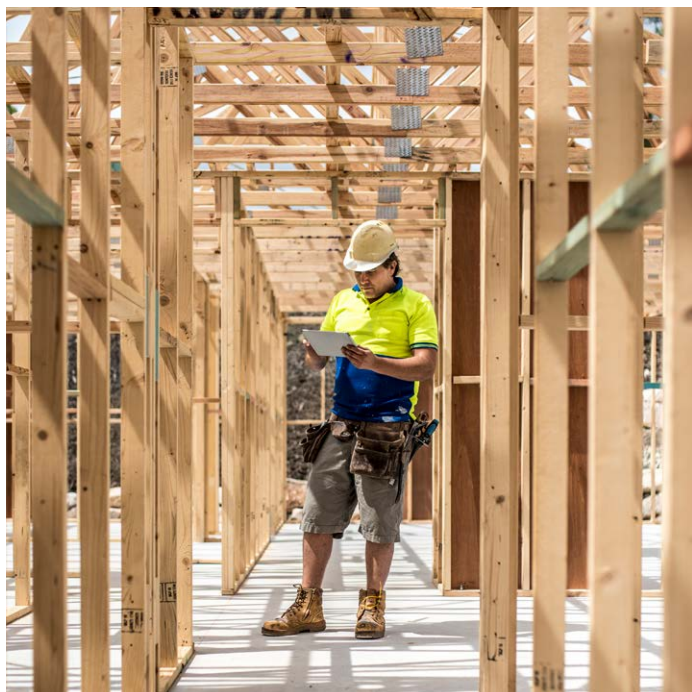
Frequently asked questions

What happens if I do not sign my Scope of Work?

We will not be able to start repairing or rebuilding your home until you sign your Scope of Work. If you take longer to sign your Scope of Work:

- there could be further damage to your home, which may not be covered by your policy, or
- our builders from our supplier network may not be available and your repairs or rebuild may take longer.

If you have any questions, please speak to your Claims Manager or our builder.



What should I do if I do not agree with the Scope of Work?

It is important we get this right, but we also do not want to hold up starting your repairs or rebuild – it is a fine balance! Please talk to your Claims Manager or our builder if you have any questions so we can resolve them quickly with you.

What should I do if I discover further damages after I have signed the Scope of Work?

Please let our builder know or speak to your Claims Manager. We will assess the further damage and if we approve, we will make a 'Variation' to your Scope of Work.

In my home, other repairs are needed or are in progress that are not related to my claim. How does this affect my repairs covered by my insurance policy?

If the repairs are in a separate area of your home to the area we are repairing, there will probably be no impact. If the repairs are in the same area of your home, your Claims Manager will be able to explain what we can do and what your options are.

Are you in need of extra help and support?

We understand that sometimes you may need extra care and support during difficult times in your life. We are committed to looking after your needs with sensitivity, dignity, respect, and compassion. Please speak to your Claims Manager and we can work together to help find the support you need.

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