



Claims Process.

What to expect when making a claim with us

We're sorry your home and/or contents have been damaged and you need to make a claim. Supporting you through the claims process is our number one priority and we're here to help.

This brochure explains our claims process and what you can expect. We hope it supports you with consideration to your own circumstances during the claims process. Always refer to your policy's Product Disclosure Statement (PDS), relevant Additional Information Guides (AIG), Supplementary Product Disclosure Statements (SPDS) and your Certificate of Insurance.

Our Claims Process

There are six steps in our claims process:

Step 1: Lodge your claim

A quick way to lodge your claim is online via our GIO website or accessing the GIO app.

If you can't find your policy documents or policy number, don't worry. You'll be able to find this online after you provide your secure identification information.

You will be asked questions to help us understand what's happened. If possible, please upload photos of the damaged area/item and let us know as soon as you can if your home isn't safe to return to or is unliveable.

If you lodge online, our dedicated team of online specialists are also available via our GIO website live chat Monday

to Friday 8am to 9pm and on weekends from 9am to 5pm AEST (not including some national public holidays). They will work to answer any questions you have and organise the emergency support you may need.

You can also lodge your claim over the phone.

Simply call 13 10 10.

Why claim online?

- ✓ A quick way to lodge your claim
- ✓ Claim 24 hours 7 days a week, at your own time and pace
- ✓ Simple guided claims process, with live webchat available on our GIO website
- ✓ Upload photos or documents



Once your claim has been lodged, you will receive an email with important information about your claims' next steps. We will regularly keep you up to date with the progression of your claim until it has been finalised.



Step 2: Completing emergency repairs to your home

Sometimes emergency repairs need to be completed to help prevent further damage from occurring. Sometimes the home can be lived in, while other times it can't. When lodging your claim, please let us know if your home requires temporary or emergency repairs as soon as you can, so we can make the necessary arrangements.

- We can arrange for a builder from our supplier network to complete any temporary work that may be needed. This includes making sure your roof is water-tight following damage from rain or hail.
- We can organise temporary accommodation while we work through your claim. The Temporary Accommodation Cover included in your insurance policy with us will cover your reasonable and necessary costs. The amount we cover depends on your policy and your sum insured.
- You can remove any wet contents and place them outside, take photos of any damaged items and include serial numbers, to help us assess your claim.

Step 3: We will assess your home

Assessing the damage is an important step in the claims process.

Generally, if your home has been damaged, we'll organise an assessment. Depending on the damage, these can be done on-site or virtually. This will be completed by either an assessor or authorised panel builder. If the damage requires, we may also engage specialists such as an engineer.

If the damage to your home is minor, we may not need to do an on-site assessment and will use the photos and descriptions you provided us. For your damaged contents, we'll also use photos and descriptions, as well as the costs to replace, clean, or restore the items to assess your claim.

We will explain the type of assessment that will be needed for your claim and let you know if we need any more information from you. If we are organising an on-site assessment, we'll let you know who will be attending, timings and next steps.

Step 4: Options to settle your claim

After we've completed the assessment process and have agreed to accept your claim, we will talk through your options and next steps.

Damage to your home

Generally, there are two options available to you if you have damage to your home.

Option 1: Repair or rebuild your home with our builders

You can choose to use a builder from our supplier network. If you select this option:

- we will manage the repair or rebuild process with you, and you can contact us at any time for an update or to talk through any questions you may have,
- there is a lifetime guarantee on the quality of workmanship for repairs authorised and arranged by us, and
- it can be more cost effective as we have negotiated competitive rates with our builder supplier network.

Option 2: Cash Settlement

You can choose to cash settle your claim if you would prefer, giving you the flexibility to use your own builder. Please remember, the amount we cash settle your claim may be less than it costs for you to repair due to the competitive rates we have with our supplier network. Once we have agreed on the scope of the damage, in most circumstances, we will provide you with a Cash Settlement Fact Sheet, which will outline the amount we will pay to you. We will also be able to provide you with information on the process and what the key things are that you should consider.

Unfortunately, there are times where we cannot use builders from our supplier network to repair or rebuild homes. If this applies, we will work through this with you.

Damage to your contents

If we're unable to repair your contents, we will work with our supplier network to replace it if we can. If we can't replace it, or you would prefer, we will cash settle so you can purchase new items.

Always refer to your policy's PDS for information on how we settle your claim.

When offered a cash settlement, we will provide you with a Cash Settlement Fact Sheet. This will detail how cash settlements work and what to keep in mind should you choose to accept your cash settlement.

Step 5: Progressing your claim

After you've decided how you'd like to settle your claim, we'll work with you to progress it.

Repair or rebuild your home with our builders

We'll prepare your Scope of Work, which is a detailed summary of the work that will be undertaken to complete the repairs. Please make sure you review and sign your Scope of Work so work can commence as soon as possible. Without your signature, we cannot begin your repairs or rebuild.

Cash Settle

If you have decided to accept a cash settlement, we will start the process for you. The cash settlement amount is based on the agreed Scope of Work as well as any additional benefits that may apply.

We will prepare a Cash Settlement Fact Sheet for you, which will include your settlement amount, and whether we can repair or rebuild your home, and replace your contents.

In most circumstances, your cash settlement amount might be less than what it could cost you to arrange the repairs or rebuild with your builder, or repair or replace damaged contents. This is because we are usually able to negotiate competitive rates with our builder supplier network.

Step 6: Your claim is completed

Your claim will be completed once all of your damages have been repaired, rebuilt, replaced and/or cash settled into your bank account. We will share the appropriate documentation with you, including the lifetime guarantee certificate for repairs and rebuilds completed by our builders, and warranties for any whitegoods we have installed.

Frequently asked questions

How will we update and contact you throughout your claim?

When you speak to your Claims Manager, you can discuss how you would like to be contacted either via the GIO app, email, or phone.

Where can I find what is and isn't covered by my policy?

The Product Disclosure Statement (PDS), relevant Additional Information Guides (AIG), Supplementary Product Disclosure Statements (SPDS) and your Certificate of Insurance will confirm what you are covered for, benefit limits and if there are any exclusions. Please visit the GIO website to find your policy documents. We will also be able to help you understand what you are and aren't covered for.

What do I do if I find new damage after lodging my claim?

This is ok. Make a note of the damage and take photos. You can either upload this information via the app or let us know as soon as possible, and we will add the details to your claim.

If a different part of your home is damaged by a new event covered under your policy, please lodge a new claim online.

How will you replace my damaged contents?

If we're unable to repair your contents, we will work with our supplier network to replace them if we can. If we can't replace them, or you would prefer, we will cash settle you so you can purchase new items.

We may ask you to provide a replacement quote for the same item if it is still available. If we agree the quote is reasonable, we will offer you a cash settlement based on that quote. If the cost to replace your contents exceeds the sum insured on your Certificate of Insurance, we will discuss your options.

What should I do if a third-party builder comes to my home, but I haven't lodged a claim?

If a tradesperson comes to your home and wants to look for damages that may be covered under your insurance policy, please contact us.

During severe weather events, third parties may door knock, or letter drop offering to manage your insurance claim on your behalf. Please be aware that:

- these services are not provided by us
- we'll never send an assessor or builder to your home without first notifying you, and
- we won't demand payment on top of your excess for the work being undertaken.

I've received an SMS with a link requesting I pay my excess. What should I do?

We will never send an SMS message requesting an excess payment to progress your home claim. If you receive such a message, we recommend you delete it immediately as it may be suspicious.

Are you in need of extra help and support?

Our employees are trained and equipped to support customers experiencing vulnerability. We'll always do our best to prioritise customers who need our help and support.

Asking for help isn't easy. However, we encourage you or your representative to advise us of any extra care you may need. We'll ask to record your information so we can arrange support. If we can see that you have other policies with us, your information will be shared across other general insurance brands in the Australian Suncorp Network.

www.gio.com.au
13 10 10

Disclaimer:

Insurance issued by AAI Limited ABN 48 005 297 807 trading as GIO. Read the Product Disclosure Statement before buying this insurance. Visit www.gio.com.au for a copy. This advice has been prepared without taking into account your particular objectives, financial situations or needs, so you should consider whether it is appropriate for you before acting on it. The Target Market Determination is also available. The information is intended to be of general nature only. We do not accept any legal responsibility for any loss incurred as a result of reliance upon it – please make your own enquiries.

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