



Maintaining your home.

Keeping your home happy and healthy

We know you want to take good care of your home, but sometimes it can be difficult to know what you need to do and when. This brochure explains what home maintenance is, why it's important and what it means when you need to complete maintenance as part of the claims process.

What is home maintenance and why is it important?

Naturally over time, our homes and our contents experience wear, tear, and a gradual deterioration. Some examples include:

- weathering of roof tiles and roof ridge capping, as well as cracked or missing tiles,
- deterioration of roof pointing and bedding,
- rusting roof and gutters,
- cracked or missing bricks, mortar, or concrete,
- wood rot in windows and door frames,
- deterioration of electrical wiring and electrical items including light switches and stove elements, tiles and the adhesive or grout breaking down, and
- deterioration of tap seals.

Maintenance is all about taking proactive and regular steps to protect your home and keep it in good condition. It improves the resiliency of your home and can prevent costly damage and the need for repairs.

Did you know it's your responsibility to ensure your home is well maintained? Your Product Disclosure Statement (PDS) explains it is your responsibility to:

- keep your home structurally sound, watertight, secure, and well maintained,
- fix inherent defect, faulty design, structural fault and/or faulty/poor workmanship at your home as soon as possible after you identify it or someone mentions it to you, and
- ensure that your home and contents stay in good condition.

If you do not meet these responsibilities, there may be further damage to your home, and potential impacts to your future policy and claim coverage.



Home Maintenance Tips

Just like changing your smoke alarm battery every six months, it's a good idea to get into a habit of checking your home regularly, even if you haven't noticed any issues. Here are some tips to consider carrying out at least once a year, especially before the storm and bushfire season:

- ✓ **Regularly check your gutters and drains and remove debris.** This will help limit water damage from heavy rain and storms, as well as remove potential kindling in bushfires.
- ✓ **Get your roof checked.** Overgrown moss, built-up debris, rust, or fallen branches can cause damage to your roof. This can lead to leaks from rain or storms. If you can see these issues or it's been more than three years since a professional inspection, please call a licensed tradesperson.



✗ Overgrown trees can cause roof damage.

- ✓ **Check the condition of your plumbing regularly.** Check tap fittings, visible pipes, and flexi hoses inside your home for drips or signs of rust or corrosion that may cause them to burst.

If your water bill seems unusually high or your water meter turns over despite turning off all water-using fixtures in your home, this could be the first sign of having a leak, which may lead to water damage.

Consider turning off the water mains when you go on holidays to prevent an unwanted surprise on return. It is important to detect signs of water leakage and catch this early to help stop water damage and mould forming.
- ✓ **Ensure adequate drainage.** Water can seep into your property when it pools next to your home from things like garden beds or debris. Ensuring appropriate drainage at your property means that water will run away from the building and prevent building damage.
- ✓ **Look for visible water damage.** Cast your eye over your ceilings, walls, and floors to check for leakage, which can look like a brown or rust-coloured stain. Leaving this unattended can result in damage to your home and cause mould.
- ✓ **Check for termites.** Some signs your home may have a termite issue include mud tubes, power short circuits, floor or ceiling damage, and cracked paint or plaster on walls. Engage a professional pest controller if you think you may have a termite issue at your home.

- ✓ **Act immediately.** If you notice something at your home that could indicate a maintenance issue, acting immediately will ensure any damage is minimised.



✓ Flexi hose in good condition.



✗ Flexi hose in poor condition.

Completing maintenance during the home claims process

Maintaining your home is your responsibility. After you've lodged a claim, we'll visit your home to assess the damage. Sometimes our assessors and builders may identify maintenance issues that you will need to fix.

Depending on the maintenance needed, you may need to complete these repairs before our builders can start work on the repairs covered by your insurance policy.

You can complete simple maintenance such as cleaning gutters or drains yourself. For more complex repairs including plumbing, waterproofing, electrical work, and roof repairs, please organise a licenced tradesperson.

If you do need to complete maintenance, you must make every effort to do this and understand the timeframe these repairs will need to be complete by. Further damage to your home that occurs after your claim due to outstanding maintenance repairs may not be covered under your claim or insurance policy.

Your Claims Manager will be in touch with you within 20 business days to confirm if the maintenance is complete so repairs covered by your insurance policy can begin.

You can provide your own builders report if you disagree with our decision on maintenance repairs. We'll review your builders report when we receive it and talk you through the next steps.

Frequently asked questions

Can I do maintenance repairs myself or does it have to be a licenced tradesperson?

This will depend on the type of maintenance needed on your home. You can complete simple maintenance such as cleaning gutters or drains yourself. For more complex repairs including plumbing, waterproofing, electrical work, and roof repairs, please organise a licenced tradesperson.

Do I need to complete any maintenance before my insurance claim repairs can commence?

You may need to complete maintenance, repairs or replacements for damage before insurance repairs can begin.

Your Claims Manager will let you know if you need to complete any maintenance after we've assessed the damage. Remember, maintaining your home is your responsibility as outlined in the Product Disclosure Statement (PDS).

What if I can't complete maintenance on my home?

We understand that you may not be able to complete all maintenance on your home. Please organise a licensed tradesperson for plumbing, waterproofing, electrical work, or more complex repairs, or if you need help with simple repairs.

Remember, it is your responsibility to maintain your home. Following claim lodgement, it's your responsibility to organise and complete any maintenance so we can begin the repairs covered by your policy as soon as possible. Further damage to your home that occurs after your claim due to outstanding maintenance repairs may not be covered under your claim or policy.

If you are having difficulties completing maintenance we have identified as part of the claims process, please speak to your Claims Manager.

What if I want to dispute the maintenance?

Your Claims Manager will be happy to talk through any concerns and your homeowner responsibilities. Please remember:

- you must make efforts to complete the maintenance to prevent further damage, and
- to understand the timeframe you need to complete the maintenance by.

Your Claims Manager will be in touch with you within 20 business days to confirm if the maintenance is complete so repairs can begin.

You can provide your own builders report if you disagree with our decision on maintenance repairs. We'll review your builders report when we receive it and talk you through the next steps.

Why can't your builders complete my maintenance?

Our builders complete repairs covered by your insurance policy. Maintenance is not covered by your policy, so you will need to organise a tradesperson.

How do I show the maintenance repairs are complete so my insurance repairs can begin?

Please provide us with photos of the completed work and a copy of any tax invoices. Your Claims Manager will then let you know what the next steps will be. If you're using a licenced tradesperson, please make sure you ask for photos and a tax invoice up front. This will help ensure you receive these documents when the maintenance repairs are complete.

How else can maintenance impact my claim or policy?

When taking out or renewing your home building insurance policy, we ask you questions about the condition of your home. You have a duty to provide honest and complete information for any claim, statement or document supplied to us. Your policy may not provide cover if you have not met your responsibilities.

Are you in need of extra help and support?

We understand that sometimes you may need extra care and support in 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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