



# Repairing & rebuilding your home.

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## It's now time to get your repairs or rebuild started and we're here to help and support you through the process.

Our Assessors, Builders or Engineering Teams will review the damage to your home and will work together to finalise your Scope of Work. The repairs or rebuild of your home will commence after you've signed your Scope of Work.

### What is a Scope of Work?

A Scope of Work is a detailed summary of the work that will be undertaken to repair or rebuild your home.

Depending on the extent of the damage, the Scope of Work can be quite detailed, outlining the repairs that will be made in each room and the materials that will be used.

The Scope of Work will be updated as needed. Sometimes further repairs are identified after the initial 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 your consideration. Remember, your repairs or rebuild cannot commence until you have signed your Scope of Work.

## Choosing your builder

We offer you the choice to use a builder from our supplier network or to select your own builder to repair or rebuild your home.

When making your decision, it's important to remember that if you agree for your repairs or rebuild to be completed by a builder from our supply network:

- There is a lifetime warranty on the workmanship for repairs authorised and arranged by us
- You can contact us anytime 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 builder supplier network

If you choose to use your own builder, we will cash settle your claim. The amount we pay may be less than what it could cost you to arrange the repairs or rebuild with your own builder. This is because we are able to secure discounts within our builder supplier network. Unfortunately there are times where we cannot use builders from our supplier network to repair or rebuild homes. If this applies, your dedicated Claims Manager will work through this with you.



## Repairing or rebuilding your home with us

If you choose to use a builder from our supplier network, there are six key steps to complete the repairs or rebuild of your home.

### Step 1: Lodging a claim

When you lodge your claim, you will have a dedicated Claims Manager allocated to support you through the process.

### Step 2: Making it Safe

To ensure your home is safe, we will arrange for a builder from our supplier network to complete any temporary work needed. This includes making sure your roof is water tight following damage from rain or hail.

### Step 3: Damage Assessment

We will assess the damage and finalise your Scope of Work. Depending on the type of damage, you can expect an Assessor, Builder or an Engineer to be part of this process. Your Claims Manager will let you know who will be involved and the timings.

### Step 4: Sign your Scope of Work

You're required to sign your Scope of Work. Without your signature, we cannot start your repairs or rebuild. Remember, we update your Scope of Work as needed via a 'Variation'.

### Step 5: Repairs or rebuild commences

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

### Step 6: Repairs or rebuild is complete

There is a lifetime warranty on the workmanship for repairs authorised and arranged by us. Please contact us if you notice any defects.

## Frequently asked questions

### What happens if I don't sign the Scope of Work within the agreed timeframe?

We won't be able to start repairing or rebuilding your home until your Scope of Work is signed. If you take longer to sign your Scope of Work, there could be further damage to your home, our builders from our supplier network may not be available and costs may increase. If you have any questions, please speak to our builder or contact your dedicated Claims Manager.

### What should I do if I don't agree with the Scope of Work?

It is important we get this right but we also don't want to hold up starting your repairs or rebuild – it's a fine balance! Please discuss your concerns directly with our builder or contact your dedicated Claims Manager so we can work to resolve it 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 contact your dedicated Claims Manager. We will assess the further damage and if approved, a 'Variation' will be made to your Scope of Work.

### In my home, repairs are needed or are in progress that are not related to my claim. How does this affect my repairs?

If the repairs are in a separate area of your home to the area we are repairing, there will 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.



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