



# Temporary Accommodation.

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## Ensuring you have a safe place to live

We're sorry your home has been damaged, and you need to find temporary accommodation. Looking after you is our number one priority and we're here to help. This brochure explains how you can use your Temporary Accommodation Benefit included in your insurance policy with us. We hope it helps support you when making your temporary accommodation decisions, guiding you through what you will need to consider for your own circumstances.

## About your benefit

Your Temporary Accommodation Benefit will cover your reasonable and necessary costs if your home is unsafe and cannot be lived in. Costs will be covered while we're assessing and then after we've agreed to accept your claim, for the short or long term, depending on your needs.

If repairs are expected to take longer than 4 weeks, we will work through options with you, including moving you into more affordable, long term, temporary accommodation so your costs can be covered for longer. This type of accommodation is usually residential and where possible is of a similar standard to your home.

## Accommodation types

There are two types of temporary accommodation, short term, and long term.

Short term temporary accommodation costs are covered for up to 4 weeks to complete the necessary repairs. Costs are agreed by us and are generally based on standard rates for a hotel, motel, or serviced apartment. Extra costs, including food, laundering and room service, are not covered.



## What is covered

The amount we cover for temporary accommodation is based on the type of policy you have with us. It is paid in addition to your repairs and rebuild costs or cash settlement.

For Classic and Classic Extras policies, we will cover up to 10% of your home sum insured. For example, if your home sum insured is \$500,000, up to \$50,000 of temporary accommodation costs will be covered.

For Platinum policies, we will cover up to 15% of your home sum insured. For example, if your home sum insured is \$500,000, up to \$75,000 of temporary accommodation costs will be covered.

Your Claims Manager can help you understand the maximum amount we will cover for your temporary accommodation.

When your home is safe and liveable again, or you have exhausted your benefit, we will no longer cover your costs. It's important to remember both short and long term temporary accommodation costs contribute towards your maximum benefit limit.

For long term temporary accommodation, some additional costs are covered on top of your Temporary Accommodation Benefit. These can include costs to redirect your mail, connect water, gas, and electricity. It can also include break fees to terminate a lease for a temporary accommodation rental if you can return to your home before the lease ends.

It's important to check your policy documents to understand your Temporary Accommodation Benefit. These documents, along with your Certificate of Insurance will explain your benefit limit and if any exclusions apply.

Remember, the sum insured has been agreed by you. It's your responsibility to regularly review your sum insured to ensure it's appropriate for your needs.

If you have any questions, your Claims Manager will be happy to help.



## What you should consider

There's a few things to consider before deciding on your temporary accommodation. This includes:

- ✓ being clear on your Temporary Accommodation Benefit upfront, will mean you look for options that are within your budget,
- ✓ knowing what you will need, including the location, number of bedrooms, furniture, and local amenities, and
- ✓ understanding how long you may need accommodation for.

It can sometimes be difficult to find temporary accommodation in your local community, that is of a similar standard to your home at a reasonable cost. Availability can be limited, especially after severe weather where there is widespread damage.

Repairs and rebuilds may take longer than expected. Maintenance that you need to complete before repairs can commence, council permits and approvals, material delays, trade shortages and unforeseen circumstances may also impact timeframes.

We will share any delays with you to help you consider whether you need to make any changes to avoid exceeding your benefit limit. Also make sure you factor in additional time when initially selecting your temporary accommodation.

You should also understand what your financial capacity is to pay for temporary accommodation if you reach the maximum limit and your benefit ceases.

### Working together

Whilst we will make every effort to help you find suitable options or alternatives through our partners, it's important we work together. Generally, for short term accommodation, we can help find this for you. For long term temporary accommodation, we recommend you actively look for your accommodation, so you are comfortable for the time you will be there. Before you make any decisions or bookings, please speak to your Claims Manager so we can ensure the cost and timeframes are reasonable.

## Frequently asked questions

### **How much does my Temporary Accommodation Benefit cover?**

The benefit is a percentage of your home sum insured. For Classic and Classic Extras policies we will cover up to 10% of your home sum insured. For Platinum cover, we will cover up to 15% of your home sum insured. Your policy documents, along with your Certificate of Insurance will explain your benefit limits and if any exclusions apply. Your Claims Manager can help you understand the maximum amount we will cover for your temporary accommodation.

### **Can I access my Temporary Accommodation Benefit if I stay with family and friends?**

Generally, this benefit covers the necessary and reasonable costs incurred for short and long term temporary accommodation. Some costs, including board or rent you may pay to family or friends may be covered. Please talk to your Claims Manager about any costs you are incurring.

### **Do you find my temporary accommodation, or do I need to source it myself?**

We're here to help ensure the temporary accommodation meets your needs, for the appropriate length of time, within your maximum benefit. Whilst we will make every effort to help you find suitable solutions, it's important we work together. Generally, for short term accommodation, we can help find this for you. For long term temporary accommodation, we recommend you actively look for your accommodation, so you are comfortable for the time you will be there.

### **What happens once I've located my temporary accommodation?**

Please speak to your Claims Manager before making any bookings, so we can ensure your costs and timeframes are reasonable. If we're organising the accommodation for you, we can pay the costs directly to our accommodation supplier. If you're organising, we'll reimburse you to cover the costs.

### **Can I bring my pet to the temporary accommodation I'm staying at?**

If it's ok with the accommodation provider, it's ok with us! However, if you can't keep your pet at your temporary accommodation our home insurance policies also cover temporary accommodation for pets in a commercial boarding establishment (for the same period we pay for your temporary accommodation). For more information, check your policy documents or speak to your Claims Manager.

### **Are any other costs covered for long term temporary accommodation?**

Yes, costs to redirect your mail, connect water, gas, and electricity are covered on top of your Temporary Accommodation Benefit. If you have Contents cover, we will also cover the cost to move your contents to and from the temporary accommodation. Break fees to terminate a lease for a temporary accommodation rental if you can return to your home before the lease ends are also covered. As bonds are refundable if the property is maintained, this cost is not directly covered by your benefit. Please speak to your Claims Manager for any questions on the coverage of specific costs.

### **What happens if my home is not liveable, and I've exhausted my Temporary Accommodation Benefit?**

Generally, you will be responsible for your ongoing costs. Please talk to your Claims Manager, they will work with you to understand if there are any other options to consider.

### **What happens if my needs change or my repairs are delayed, and I need to change my temporary accommodation to avoid exceeding my benefit limit?**

We can help with this. Please speak to your Claims Manager as soon as possible.

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