

# Resolving your home building claim



A Help  
Company

## Options for resolving your home building claim

When we settle your property claim, we can manage your repairs for you, or we can pay you the amount it would cost to repair your home, consistent with your entitlements under your policy (this is known as a cash settlement).

### If we can repair your property:

If we manage the process, you'll get ongoing support until your repairs are complete. Our preferred repairers and their trades will complete the required works to your property.

Our preferred repairers are licensed and insured insurance specialists, ensuring your property repairs are conducted safely and by qualified professionals. We will organise all plans and permits, approvals and specialists to conduct and coordinate the repair.

**Assessment & Scope of Works:** A scope of works for the repair of your property will be prepared by our preferred repairer. The scope of works contains a list of repairs to be carried out to your property under the policy terms and conditions. Our assessor will walk you through this scope of works and explain it to you, answering any questions you may have.

**Temporary Accommodation:** If you qualify for a temporary accommodation benefit under your policy, we will organise this for you.

**Approving the Scope & Excess:** To get your repairs started, we'll need you to sign and return the scope of works. If there's an excess to pay, this will need to be paid at the same time. Once we've received both, our preferred repairer will begin organising the trades needed to carry out the repairs to your home.

**During the Repair:** We'll be keeping track of your repair as it progresses, and if anything urgent comes up, our support team is available 24/7 to help, anytime you need it.

In some cases, during the repair process you or our preferred repairer may find additional damage that was related to the incident. If there is additional damage which was not known at the time of assessment, variations can be added to the scope of works whilst the repairs are progressing.

**Completion & Quality Assurance:** At completion of the repairs, for customers impacted by floods, we will send specialists to the home to confirm that the property has been fully decontaminated and is safe. Our preferred

repairer will complete a hand over with you and we'll finalise your claim. Preferred repairers are subject to our ongoing rigorous customer and quality reviews, giving you real confidence in the repair process. Your policy may provide a lifetime guarantee on the workmanship of all authorised repairs completed by our preferred repairers.

### If you choose a cash settlement:

If you request a cash settlement, or if we offer you a full or partial cash settlement, our assessor will provide you with a scope of works detailing all of the services and repairs needed to complete the repairs to your property which we have agreed to cover the costs of completing those covered repairs. Our assessor will walk you through the scope of works and answer any questions you have.

You can get your own quotes from qualified experts to estimate how much it would cost to repair or rebuild your property and provide them to us as part of the cash settlement process.

Once we agree on a cash settlement amount, you'll also receive a Cash Settlement Fact Sheet, which provides important details about the cash settlement offer, including the amount being offered and the other options (such as repair) which are available to you.

### ! Important:

If you accept a cash settlement you will need to arrange and manage the repairs yourself.

However, we may still assist you with:

- Bringing any obvious building or other safety hazards to your attention that are unique to your circumstances.
- Arranging immediate works that may prevent further damage to your property (make safe).
- As per your policy entitlements, arranging or paying for the reasonable costs of your temporary accommodation, if you are unable to live at your property because of the damage caused by the insured event.

If you choose to manage your own repairs and discover any additional damage, contact us immediately with the details of the damage. We'll take a look and see if it's covered under your policy.

## Some of the key considerations when managing the repairs yourself:

**Availability of trades:** After natural disasters, demand for trades may surge – leading to higher costs and longer wait times.

**Project management:** Coordinating trades, deliveries, and problem-solving can feel like a full-time job.

**Licensing and insurance:** You'll need to ensure all contractors are appropriately licenced and insured.

**Compliance:** It's your responsibility to make sure all work complies with the relevant building codes, standards and regulations.

**Contracts:** You may need to enter into separate agreements with each trade.

**Home Warranty Insurance:** You may need to organise Home Owners Warranty Insurance.

**Safety & Hazards:** You'll need to manage safety risks including:

- o disposing of items exposed to contaminated water (e.g. flood water);
- o treating mould and addressing moisture sources; and
- o safely removing asbestos using licensed professionals.

**Third party services:** If you engage a claims management service, they may take a portion of your cash settlement as payment. This would reduce the amount of money you have to repair or rebuild your home.

**Legal Responsibility:** As the person in control of the site, you may assume responsibilities typically held by a principal contractor.

**Mortgage considerations:** If you have a mortgage, your lender may require the settlement funds be used in a specific way – such as paying down the loan or approving repairs before they begin.

**Delay:** Delays in repairs can lead to further damage. If this occurs due to inaction, you may be responsible for any additional costs.

## Things to consider when managing repairs yourself:

Managing repairs yourself can be complex and time-consuming – especially if you don't have prior experience. You may need to:

- Engage specialists to prepare reports and obtain council approvals or permits;
- Schedule and coordinate multiple contractors (e.g. builders, plumbers, electricians);
- Oversee the entire process from start to finish; and
- Arrange for certification that the completed works meet council requirements.

In some states, you may also need a specialist 'Home Owner' licence to commence and coordinate the works.

## When we can't repair your home:

There may be times where we can only offer you a cash settlement. Some common reasons include:

- It is unsafe to repair or rebuild your home.
- The local authority will not allow you to repair or rebuild.
- Some but not all aspects of your claim are being settled. The rest of your claim is still being assessed or is yet to be settled.
- We can only partially accept your claim. This may be because there is damage to your property that is not covered by your policy, which needs to be fixed by you.
- Your insurance does not cover the amount of money it will take to repair or rebuild your home to today's building standards and it is not possible for us to repair or rebuild your home, having explored available options with you for you.

## ! Disaster Chasers

Beware of disaster chasers, who may approach people impacted by severe weather events claiming to be acting on our behalf. A disaster chaser is someone who shows up after a storm or flood, offering to fix damage quickly.

- Disaster Chasers may claim to be able to identify damage to your property that you were unaware of, sometimes by way of a free inspection;
- Ask for money up front;
- Promise to get the repairs done in a short amount of time;
- Promise to get the repairs done for an amount that is far below legitimate competitors' bids;
- Not have insurance or necessary licenses;
- Ask you to sign a contract, on the spot; and
- Claim that they will be able to get your insurer to pay more for an insurance claim than you could manage yourself.

### We will never:

- Send a tradesperson or builder to your property without a claim being lodged; and/or
- Request or encourage our trades people, assessor or builders to collect money (other than your excess) from you.

If you have concerns about the authenticity of any trades people, assessors or builders claiming to act on our behalf, please contact us immediately.

## Support services

We offer support to customers experiencing vulnerability such as language and literacy barriers, disabilities, mental and physical health conditions. If you feel comfortable doing so, we encourage you to advise us of any extra care you may need.

The following community support services that we partner with may also be available to you:

**000:** Call Triple Zero (000) In a life-threatening emergency.

**SES:** Call SES 132 500 For assistance during a flood, storm or tsunami.

**Lifeline:** Australia's mental health crisis support service. Access to 24-hour crisis support, mental health support and emotional assistance. 13 11 14 | [lifeline.org.au](https://lifeline.org.au)

**Australian Red Cross:** A volunteer-based organisation that provides humanitarian aid and community services in times of need. 1800 733 276 | [redcross.org.au](https://redcross.org.au)

**GIVIT:** A non-profit organisation matching generosity with genuine need. GIVIT connects donors and community organisations to make sure people and communities get exactly what they need, when they need it. [givit.org.au](https://givit.org.au)

**Further information:** You can always call us on 131 123 if you need anything explained in more detail.