

Home Claims – Flood

A step-by-step overview to help you understand the process of resolving your claim. Please note that this is a general guide only and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Making your claim

If your home has been damaged by a flood, the quickest way to make your insurance claim is online, if your insurer provides this option. **Please get in touch** when you're ready. If your home is unliveable or you are experiencing vulnerability, it's important you let us know.



Step 2: Cleaning up and making urgent repairs

Where possible, please contact us before you engage a tradesperson for temporary repairs or emergency repairs to avoid further damage.

Make sure the costs are reasonable and please keep receipts and take photographs so that we can assess your claim and consider any reimbursement based on your policy coverage.

Once it's safe, lift your wet carpet and underlay and move it outside. This will help your property dry out and prevent mould from growing. At this point, take photos and keep a 200mm square of carpet and underlay to help with your claim.

Depending on the damage, wet building materials (i.e., wall linings, flooring, insulation) may need to be removed to allow your property to dry out. We encourage you to arrange a qualified tradesperson to carry out this work – please take photos and keep receipts of any work done.

If cleaning and drying the property is an option, specialist tradespeople may also visit your home and start the drying process before repairs get underway.

Stripping out and drying

You'll need to move all furniture and contents from your flood-affected rooms before tradespeople can strip them out.

Once your rooms have been stripped out, specialist cleaning services may sanitise your home and drying equipment will be installed.



Step 3: Assessing the damage and required repairs

The primary way we resolve your claim, depending on your policy, is to pay for the repair costs. Before we pay, we need to know what the covered damage is and how best to repair it. We will work with you by appointing an assessor to review your claim, assess the damage and agree with you on the scope and cost to repair it.

This assessment may require the assessor to arrange for specialist tradespeople to visit your home, such as builders or engineers.

When will my damage be assessed?

When bad weather results in lots of claims all at once, we'll prioritise customers who are experiencing vulnerability or whose homes are unliveable.

See next step overleaf →





Step 4: Settling your claim

Once the scope of works and cost are known, we will discuss settlement options with you. We can choose to either pay you the reasonable costs to repair the covered damage as your repairs progress, or pay you as a lump sum upfront payment our estimate of the reasonable costs to repair the covered damage before you get the repairs done.

Need to move out?

Your Property Assessor or Claims Manager can discuss your policy coverage for alternative accommodation.