

Home Claims – Storm

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: Make your claim

If your home has been damaged by a storm, [please get in touch](#) straight away.



Step 2: 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.



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 specialist tradespeople to visit your home.

[Find out more.](#)

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.

When will the repairs happen?

The timeframes for repairs could depend on local demand or access to the property.

See next step overleaf →





Step 4: Settling your claim

Once the scope of works and the costs 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.

Option 1:

Using one of our preferred tradespeople

If you decide to hire one of our preferred tradespeople, we will cover your costs by paying the invoices directly once you are satisfied with their work. You'll arrange with them when the repairs will start, and they'll estimate how long they'll take and assess whether you need to move out while the work is being done.

If you haven't paid the excess yet, the tradesperson will request you pay it directly to them.

If your repair cost is more than \$30,000 or involves more complicated work, you will need to sign a building contract with the tradesperson you hire. Because we pay the invoices directly, we have a standard contract you will need to sign, which sets out your rights and obligations, the tradesperson's obligations to you, and how and when we pay the tradesperson.

Option 2:

Using your preferred tradesperson

If you want to use your own tradesperson and we agree, we'll pay you a lump sum cash settlement based on our estimate to fix the covered damage. You can then use that money to pay a tradesperson yourself to do the repairs.

If you have a mortgage, we may need your bank's approval before we can process the settlement payment.

If you haven't paid your excess yet, it will be deducted from your settlement payment.

Need to move out?

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



Step 5: Completing your claim

Using our preferred tradesperson

The claim is completed when we make the final payment for the work. At that point we will close your claim.

If you've used your own tradesperson

Once the lump sum settlement payment has been made to you, we'll close your claim.