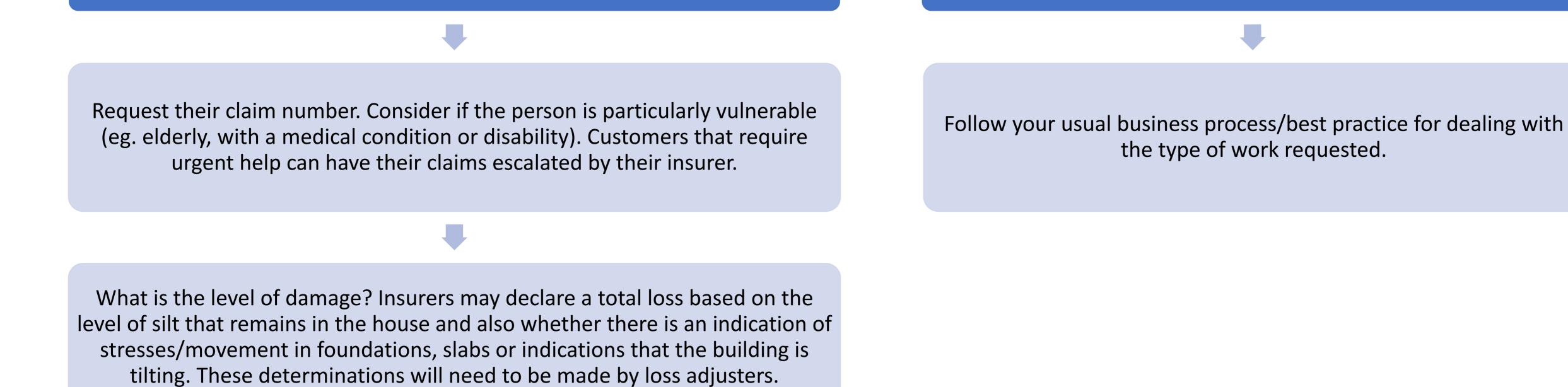
IS THIS AN INSURANCE CLAIM?



MINOR DAMAGE

YES

MAJOR DAMAGE

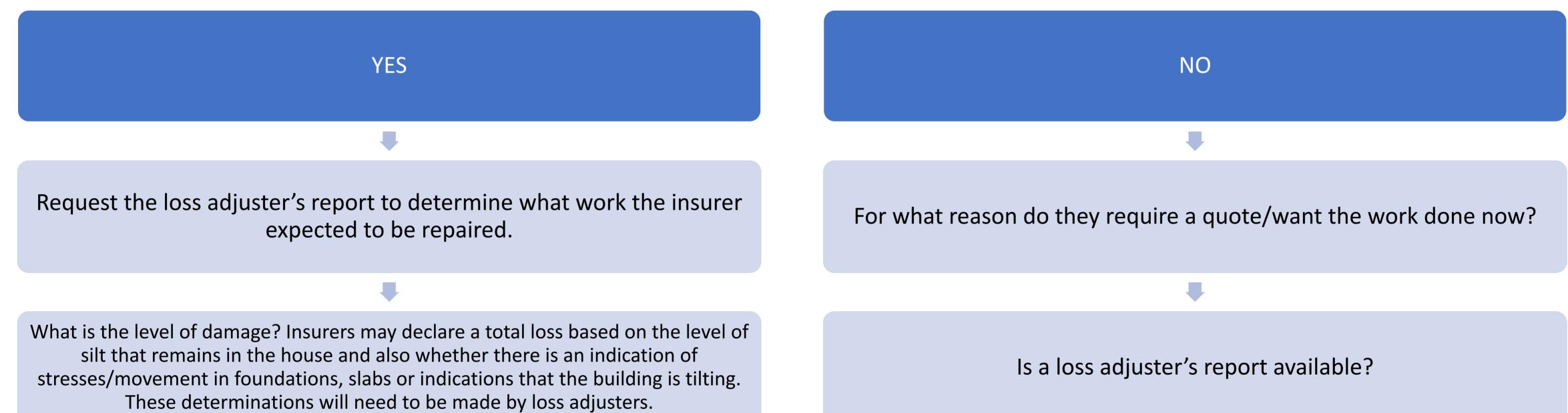
NO

Claims may be quickly cash settled and simple repairs can be conducted prior to assessment by the insurer. Ensure good documentation of the damage and repair work. Keep samples of carpet, underlay, wall linings.

The insurer will want their assessment and scope process to be followed. Wait for a loss adjuster to attend the property and the insurer to authorise the work to go ahead.

HAS THE HOMEOWNER RECEIVED A CASH SETTLEMENT?

Insurers will want to verify that a cash settlement is paid to the legal owner of the property, so will check the title before making any payment. They will also check with banks if there is a mortgage in place, as the settlement in any total loss claim will first go to paying back the mortgage. We recommend that you don't start work until you have verified that the settlement has been made, or the insurer has confirmed it will be made to the homeowner.



Ensure a clearly defined scope of work and contract with the building owner.

Depending on the scale of the repairs and how much detail is known about the damage a charge up contract will likely be the best approach.

Verify that the building owner has arranged any necessary insurance cover for the work being done (with their existing insurer). Eg. a contract works extension or confirmation the work is covered by an automatic policy extension for minor works.

NO YES It is best to wait for this to be OK to Proceed. completed and signed off by the insurer.

Be aware of scope creep, don't do work outside the insurer's scope unless agreed in writing with the homeowner.

ADDITIONAL RECOMMENDATIONS Check if a consent is required for any of the work. Eg. bracing, weathertightness. Betterment: this is fine to incorporate into the work but ensure your contract is clear about how it is being paid for (it will not form part of the insurance claim).

