

## Insurance Repairs Process

We are pleased to assist with your insurance repairs. As a preferred insurance builder, we would like to take the opportunity to walk you through the Insurance Repair Process.

1. **Initial Site Inspection** – Your insurance company or their nominated loss adjustor will ask one of their preferred insurance builders to complete inspection reports on the damage to your property. This may include causation reports, roof reports or specialist reports such as plumbing or electrical reports. At the same time, the insurance builder will provide a quote on repairs to your property. Sometimes an additional builder may be asked to provide a second quote.
2. **Submit Information** – We aim to submit the requested information to your insurance company or their nominated loss adjustor within 5 business days of our onsite inspection.
3. **Authority to Proceed** – Once your insurance company and/or their loss adjustor have received all relevant information (this may include further engineering or technical reports), they will assess the information and upon approval, allocate one of the insurance builders an Authority to Proceed. We will contact you within 24 hours of receiving the Authority to Proceed.
4. **Contracts and Scope of Works** – Within 24 hours of received the Authority to Proceed, we will contact you as well as send through the approved scope of works and a repair contract. We will walk you through all paperwork to make sure you fully understand it prior to proceeding.
5. **Collection of Excess** – If there is a policy excess to pay, the insurance company may ask us to collect it on their behalf. Instructions on how to pay the policy excess will be sent out with the Contract Documents.
6. **Undertaking Repairs** – Once we receive back all necessary paperwork, we will commence scheduling repairs to your property. This includes issuing work orders to trades and ordering material. In some cases we will reattend for a prestart meeting with trades and to double check specific measurements prior to ordering material.

We endeavour to complete repairs as quickly as possible with minimum disruption to you and your family. To assist us with this we may ask you to complete a customer selection process for items such as paint colours or flooring if they are included in your scope of works. Your insurance company covers products and materials equal in quality or/and value to what was there prior to damage occurring. Although in some cases substitutions may be possible they are at the expense of the owner. Please let us know as soon as possible if this is something you are considering.

7. **Variations** – We endeavour to incorporate all repairs into the original scope of works however there are occasions when it is impossible for us to foresee some necessary repairs. If additional repairs become necessary we will submit a variation to your insurance company for approval.