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15 April 2024

Dr Daniel Mulino MP  
Chair  
PO Box 6021  
Parliament House  
CANBERRA ACT 2600

Via email: [floodinsurance.reps@aph.gov.au](mailto:floodinsurance.reps@aph.gov.au)

Dear Chair,

Thank you for giving Suncorp the opportunity to contribute to the House Standing Committee on Economics inquiry into insurers' responses to 2022 major floods claims.

In response to the request from the Committee Secretary of 19 March 2024, please find attached the following:

- Attachment A – response to the additional questions specific to our organisation,
- Attachment B – response to additional questions the Committee is asking all insurers, and
- Attachment C – response to the additional data request the Committee seeks from all insurers.

At Suncorp, we stand ready to support the Committee and the Parliament in whatever way we can. Should you have any further questions, please don't hesitate to contact Pravin Madhanagopal, Head of Government and Public Policy on [pravin.madhanagopal@suncorp.com.au](mailto:pravin.madhanagopal@suncorp.com.au).

Yours sincerely

Lisa Harrison  
Chief Executive Officer  
Consumer Insurance



## **Additional questions for Suncorp**

Response to additional  
questions received from  
the House of Representatives  
Standing Committee on  
Economics



The following pages contain Suncorp's response to the Committee's additional questions specifically for Suncorp.

## Additional questions for Suncorp

### 01 Suncorp's new claims-handling staff get 20 business days of training. How much of that is devoted to trauma/identifying vulnerable people?

Managing trauma and identifying vulnerability will come up regularly during various parts of induction training. Specific modules during the first 20 days for Home Claims include:

- a 3 hour facilitated training session 'Vulnerable Customers' which includes practical case studies;
- a 40 minute online module 'Vulnerability, Resilience and Wellbeing Pathway' and
- a 60 minute online module 'Supporting Customers Experiencing Vulnerability' that involves an assessment component to embed the understanding.

### 02 Regarding Suncorp's customer satisfaction results (submission, p. 12): how many people completed the survey?

For the 4 applicable catastrophes during 2022, 5,294 eligible Home Claims customers completed a survey.

CAT221	SE222	CAT223	SE224	Total
3,964	380	542	408	5,294

### 03 Steve Johnston told the inquiry that, 'in relation to long delays and temporary accommodation (TA): 'We have taken a view that, if there is an elongation of the claim and someone is in temporary accommodation, we should retain them in that circumstance and we should pay that' (Hansard, p. 19). What does this mean – that in future you will continue to pay for TA where there are long delays in processing and closing a customer's claim, without seeking to recoup the added cost in some way?

During the 2022 floods (especially CAT221), the volume of claims and geographical spread challenged Suncorp and our supply chain. To ensure our customers were not prejudiced by this, we extended the duration of temporary accommodation in circumstances where repairs to the home could not be completed within the customers policy limit.

We evaluate each situation on a case-by-case basis with our primary objective always to resolve claims and return customers to their homes.

### 04 Will this be acknowledged in new policies and policy renewals?

We are currently undertaking a review of the Home insurance product and as part of this we are considering the coverage on temporary accommodation, and addressing extenuating circumstances which lead to utilisation of the benefit beyond the policy limit.

05

**Lisa Harrison told the inquiry that, 'given issues with inadequate scopes of work, Suncorp had recommended to builders that they reduce the number of scopes of work they do on any given day' (Hansard, p. 28).  
Please provide evidence of this advice to builders.**

In Hansard, page 28, Ms Harrison says *"the builders would recommend they reduce the number of scopes of work they perform in a day"*. We are supportive of this approach and Suncorp's guidance to our building panel occurred through several approaches over the period of the 2022 flooding events and more recently for Tropical Cyclone (TC) Kirrily in January 2024.

- In March 2022 we reduced the allocation of new claims to builders who were nearing capacity allowing them to better manage the scopes of work for those claims already allocated.
- In January 2024 in response to TC Kirrily we planned builder allocation around mitigating risks of delays caused by over allocation of claims.
- In both instances our Event Assessing Guidelines are issued and reinforce the importance of scope of work accuracy and that sufficient time is spent onsite to conduct a thorough assessment, ensuring any reports, scoping and estimates are accurate, minimising the possibility of variations.

Please refer to supporting attachment: **Suncorp Event Guidelines Excerpt, 2022 Flood Allocation, 2024 TC Kirrily Allocation**

06

**Please provide copies of the fact sheets and brochures on scopes of work that you have developed for customers (see Hansard, p. 28).**

To ensure customers have access to the right information at the right time, brochures are available online and in physical copies. These can support the customers understanding of the claims process or elements of their insurance product.

Please refer to supporting attachment: **Suncorp Brochures**

07

**Lisa Harrison suggested that 'Suncorp has made it 'clearer' to customers that, where they discover, during the rebuild process or having received a cash settlement, that something has been missed in a scope of works, they should 'make sure that we're aware of it and considering that through the claims process' (Hansard, p. 28).  
Please provide evidence of the way you have made your stance 'clearer' to customers.**

For claims involving a cash settlement, customers will receive one or both of the following;

- Cash Settlement Fact Sheet (CSFS)
- Cash Settlement Letter.

In addition to these, Suncorp has a Cash Settlement Brochure that outlines important information for customers to consider, along with several FAQs. The first FAQ on the brochure states:



***"I have already been cash settled and have found more damage. Am I covered for this additional damage?"***

*If you identify further damage, please stop the repair work, if safe to do so, and contact us immediately. We will confirm the next steps to assess the new damage and if agreed, make an additional payment if you are entitled as part of the original claim."*

Our cash settlement process also includes discussion points for Claims Managers to use when a customer is being offered or accepting a cash settlement. The process includes the following **discussion points**:

- *Advise once a settlement is made to them and this claim is finalised, it is possible that further damage not included within the settlement of their claim may be identified.*
- *Explain if this occurs, make sure they contact us immediately and hold off on any further repair work, so we can assess the additional damage. If this damage is caused by the insured event, we may make an additional payment to them.*

Please refer to supporting attachment: **Suncorp Brochures**

**08**

**Your evidence suggests that this point is emphasised on your cash settlement fact sheet. In cases where you organise rebuilds or repairs, how are these customers advised that you are open to revising the scope of works if something is found to be amiss?**

When a claim is lodged, customers receive a 'Lodgement Letter' that advises what a scope of work is and that an additional scope of works may be required if further information becomes available or if new damage is identified.

Our Scope of Work brochure has the following FAQs.

***"What should I do if I don't agree with the Scope of Work?"***

*It is important we get this right but we also don't want to hold up starting your repairs or rebuild – it's a fine balance! Please discuss your concerns directly with our builder or contact your dedicated Claims Manager so we can work to resolve it quickly with you."*

***"What should I do if I discover further damages after I have signed the Scope of Work?"***

*Please let our builder know or contact your dedicated Claims Manager. We will assess the further damage and if approved, a 'Variation' will be made to your Scope of Work."*

Please refer to supporting attachment: **Suncorp Brochures**

**09**

**Ms Harrison said Suncorp will see 'how we [can] improve the scope of works and make them more standardised as well so consumers are better informed...' (Hansard, p. 29).**

**This suggests that builders set out their scopes of work very differently and some are less clear, or transparent, than others? Is this correct?**

Builders utilise different platforms to compile the Scopes of Work (SOW) and different descriptors in relation to the individual scope of work line items and as a result, this does change the way the information is both presented and understood.

Suncorp has implemented a platform to support the standardisation of SOW line items that we receive from building repairers. This intends to clearly define SOW item descriptors in consistent, plain English terms which can be more easily digested and agreed on by all parties.

## 10 Would not all parties to an insurance claim benefit from using an industry-standard scope of works form?

The adoption of industry standardisation is viewed positively, with careful consideration to an approach that acknowledges the unique building codes, compliance requirements, and regulations of different states and territories essential.

Building materials, repair methods and building regulations continue to evolve so it would be important to ensure any industry standardisation would also be able to evolve quickly.

## 11 On page 29 of the Hansard, Steve Johnson said: *'The majority of the claims that we're dealing with in 2022 were reinsured events. None of that necessarily hits our P&L, but it is relevant to our reinsurers, and we have to deliver to the contract.'* Please elaborate on this statement – what is meant by 'deliver to the contract'?

For costs to be claimable through our reinsurance program, Suncorp must ensure that claim payments are made in accordance with the terms and conditions of the product disclosure statement (PDS) applicable to each customer.

'Deliver to the contract' intended to highlight that we meet these responsibilities.

## 12 Please elaborate on your 'Build it back better program' (Hansard, p. 29).

Suncorp branded home insurance policies provide cover for the costs associated with the purchase and installation of resiliency building enhancements (e.g. cyclone rated shutters) when all of the following apply:

- a claim for loss or damage to the home is covered;
- a member of our supply network is able to undertake the repair or rebuild and we have authorised a builder to complete the work for loss or damage to the home;
- the assessed quote to repair or rebuild the home is more than \$50,000 or 10% of the home sum insured, whichever is the higher amount;
- the home does not already have the resiliency building enhancement.

**Limit:** The most we will pay for any one incident is based on the customers selected level of cover

Classic	Classic Extras	Classic Advantages
\$5,000	\$7,500	\$10,000

Please refer to supporting attachment: **Suncorp Built it Back Better Program**



**13**

**Mr Johnston stated: 'We do provide additional support above the sum insured for initiatives that go to building a more resilient home' (Hansard, p. 29).**

**Please elaborate on this statement. What additional support do you provide and in what circumstances?**

As referenced in Question 12, for Suncorp branded Home insurance products, the Build it Back Better (BiBB) benefit is designed to cover costs associated with the purchase and installation of resiliency building enhancements that reduce the risk of damage during future weather events.

In some cases, there may be changes in building codes following a large event. Within the terms of the policy, Suncorp will pay the reasonable costs to make the damaged building components comply with current home building regulations and laws. The most we will pay is up to 10% of the sum insured, but this is paid in addition to the sum insured.

In addition to these policy features, Suncorp is actively educating customers and communities about household resilience through a number of initiatives as outlined in our Part B submission. At a household level our online Resilience Hub provides information and videos on building with resilience.

We are committed to acknowledging and promoting household mitigation efforts, as shown by our 2022 partnership with the Queensland Government for the Resilient Homes Fund (RHF) program, aimed at enhancing resilience for homeowners affected by floods. Suncorp's collaboration with the RHF in the retrofit program showcased our commitment to supporting eligible customers by integrating retrofit works with insurance repairs. Our dedicated team of Claims Managers, Assessors, and Panel Builders worked diligently to adapt processes and implement innovative repair methodologies to enhance resilience for customers in flood-affected areas.

**14**

**How often and when have you provided this additional support?**

Build it Back Better (BiBB) eligibility is covered in Question 12.

For the 4 applicable catastrophes during 2022, the benefit was applied to ~363 claims.



## **Additional questions for all insurers**

Response to additional  
questions received from  
the House of Representatives  
Standing Committee on  
Economics



The following pages contain Suncorp's response to the Committee's additional questions for all insurers.

## Additional questions for all insurers

### Cash Settlements

**01**

**What is the proportion of home building claims you have settled with:**

- a. **Cash settlements for each year in the past 10 years?**
- b. **Partial cash settlements for each year in the past 10 years?**

Calander Year	Full Cash Settlement	Partial Cash Settlement
CY 2014	39.5%	19.9%
CY 2015	39.8%	24.5%
CY 2016	35.9%	21.5%
CY 2017	39.5%	24.3%
CY 2018	39.8%	25.0%
CY 2019	39.5%	29.9%
CY 2020	39.3%	31.3%
CY 2021	35.0%	31.6%
CY 2022	32.2%	36.1%
CY 2023	33.0%	26.6%

**02**

**In what percentage of your cash settlements, in relation to the 2022 flood-related claims, did customers return saying the amount of money was inadequate to cover the required work? In what percentage of these cases did you agree to increase the cash settlement?**

Suncorp has made best efforts to respond as we are unable to provide a data point which determines that the reason an additional payment was made was due to an inadequate initial cash settlement.

Based on custom data searching, we estimate 4% (~301) of home claims, which were fully cash settled for the building portion of the claim, were reopened and had an additional cash settlement payment issued.

This does not solely determine that the reason for the additional payment was due to an inadequate initial cash settlement. There may be several reasons, including scope increases due to unforeseen damages.

There may be other instances of additional cash settlements being issued on claims that do not meet the data criteria outlined above. This includes:

- Where an additional cash settlement was issued prior to the claim being closed.
- Where the claim was partially cash settled.

## Claim Denials

**03**

**What are you doing and what have you done to improve the quality of the 'expert' reports on which you rely to deny or partially deny claims?**

Suncorp completes a competitive tender to select our builder panel that ensures we secure the best and most capable partners to support our home claims. Each builder is supported through an on-boarding program that outlines standards and expectations along with ongoing feedback and our performance management framework. This includes:

- 1on1 support and education provided by Suncorp Building Coordinators and the Assessing teams.
- a Builder Review Framework (BRF) to monitor builder reporting and repair quality, scoping and customer experience.
- a Repair Guideline and a Repair Service and Standard Expectation Guide.
- monthly performance meetings where we measure performance across cost, quality, timeliness and customer.

Suncorp is currently undertaking a project to standardise the format in which it receives Builder Assessment reports. This standardisation is intended to uplift the clarity of information received in reports and make them easier for customers to understand.

## Third Party Service Providers

**04**

**Describe, in detail, the nature of your arrangements with your third-party service providers. For example:**

- a. **If contracted, what is the nature of the contract?**
- b. **Can they work for other insurers as well?**
- c. **Are they paid retainers?**

- a. Suncorp's primary third-party services providers are our dedicated building panel. In 2021, Suncorp ran a competitive tender process and offered the successful panel of builders a 3-year contract (with a 1-year extension option at Suncorp's discretion). Under our contracts we do not commit to volumes which allows us to operate a performance-based allocation model. This means when performance meets or exceeds targets, allocations are maintained or increased; conversely, if performance falls short of targets, allocations will be decreased.
- b. We do not limit our builders working with other insurers as part of their contract, however, their capacity to respond to Suncorp customer needs during events is one aspect of the competitive selection process.
- c. We do not pay retainers to our building panel.



## 05 How many assessors (damage/building/cost) do you employ directly, i.e. full-time and part-time? Please provide these numbers for all years since 2019.

Home Claim<sup>1</sup> assessor FTE employed directly between 2019 – 2023 based on calendar year end:

	Dec 2019 <sup>2</sup>	Dec 2020	Dec 2021	Dec 2022	Dec 2023
Assessor FTE	93	111	121	137	155

<sup>1</sup> Home Claim – Consumer home insurance only. Terri Scheer brand and Commercial property both utilise external loss adjusters.

<sup>2</sup> 2019 – Suncorp were supported by external loss adjusters for some assessments.

## 06 Please provide the number of employed vs contracted assessors for each year since 2019.

As referenced in Question 5, Suncorp does not have a contracted assessing workforce.

### Transparency

## 07 Do you always provide external experts' reports to customers when asked, as you are obliged to under the General Insurance (GI) Code?

Suncorp has processes to provide copies of expert reports to customers in accordance with GI Code obligations.

## 08 Do you provide all information related to a claim decision if a customer requests it? If not, why not?

As referenced in Question 7, Suncorp has processes to provide details of all claim information to customers if required and in accordance with GI Code obligations.

## 09 Consumer groups want insurance companies to CC the customer in on emails between their insurer and contracted third parties. Would you be prepared to do this? If not, why not?

Suncorp regularly communicates with our panel builders through several channels including phone, email and an integrated workflow platform. Interactions on our workflow platform are commonly complex, technical or administrative in nature.

Suncorp is committed to ensuring customers receive valuable updates on the status of their claim and through their channel of choice. We are currently considering initiatives to further improve communication between the customer, our building panel and us.

We support initiatives that enhance customer experience but believe this type of integration may result in higher levels of customer confusion or delays in claim progression.



**10** Do you record all information relating to a claim, whether assessment reports, case notes, or details of communications with customers, on one site or platform? If not, why not?

Suncorp uses three primary systems that are integrated with each other to manage claims end to end. During any claim action, comprehensive file notes are left that explain the actions taken and the next steps, including assessment report findings, case notes and details of communications with customers.

**11** If a case manager is away, can another staff member quickly and easily access all information relating to a customer's claim should the customer seek information?

Yes, Claims Managers and Assessors can access notes and documentation, enabling them to support the customer.

**12** Would it be a good idea for customers to be given, when they buy a policy or renew it, an abridged form of the GI Code of Practice, so they know what is expected of insurers with regard to claims handling and disputes?

Suncorp Group product disclosure statements (PDS) are provided to customers at policy inception and include reference to the GI Code and instructions on how customers can access a copy of it.

The GI Code of Practice is written in plain language that ensures consumers are aware of insurers obligations. Any summary of the GI Code would need to ensure critical information isn't missed.

## Identification of Vulnerability

**13** Given the significant under-identification of vulnerable claimants, should consumers be asked to nominate/identify any vulnerabilities when they buy or renew policies? (i.e., tick a category, or provide details.)

Suncorp recognises that it is important to identify vulnerability and offer appropriate support when customers interact with our brands. Suncorp utilises claim data, including factors like claim duration, claims involving mould, and instances of multiple complaints, to help detect vulnerability. Vulnerability can be recognised and, with the customer's permission, documented at any point during the customer's tenure. This data is captured in our systems to ensure that employees interacting with customers are informed and able to provide the appropriate support without the need for customers to repeat information regarding their circumstances.

Whilst we provide training to our staff to identify vulnerabilities and have processes in place to capture, there are several factors that would need to be carefully explored when considering whether to incorporate a standard question asking customers to disclose any vulnerabilities at policy renewal and inception. These include:

- Guidance should be sought from groups who have specialist experience working with people with vulnerabilities who require additional support, about the sensitivities associated with how, when and why this information is collected and handled. Our approach to supporting customers experiencing vulnerability has been informed by our partnership over a number of years with Uniting.

- Vulnerability can happen to anyone, and a customer's vulnerability status may change over time. The use of advanced data and analytics should continue to be explored as a mechanism to offer a more 'real time' view of a customer's situation at the point in time of their interaction with us to ensure the best possible support can be offered.
- Vulnerability and impacts, and any associated support required, must be considered in the context of the specific situation and this may not be apparent at policy purchase stage.

## 'Stormchasers'

- 14** Regarding 'storm-chasers', those who approach people following a natural disaster offering to manage their insurance claim for a fee:
- a. How prevalent are such storm-chasers?
  - b. Do they encourage policyholders to opt for cash settlements?
  - c. Should these people be regulated?

- a. Our records indicate we had 107 claims with a Claimant Intermediary within the terms of reference of the Parliamentary Flood Inquiry.
- b. Depending on the circumstances of the claim, it is not unusual for the preferred position to be a cash settlement. This is sometimes due to the Claimant Intermediary having a preferred repairer who will provide reports and complete repairs. Where there is a cash settlement our customers do not have the benefit of Suncorp's guarantees on building work.
- c. Claimant Intermediaries should be required to hold an Australian Financial Services License (AFSL). We are not privy to information relating to any supervision or monitoring which ASIC performs over such intermediaries. We support close supervision to manage conflicts of interest that arise when these intermediaries are advising on claims settlement options, including cash settlement or repair/rebuild. A specific regulatory focus could be on fee structures which take a percentage of a customer's insurance claim settlement, as this has the potential to give rise to disproportionately large returns for the intermediary and leave customers with insufficient funds to complete required works. We continue to focus on continuous improvement initiatives aimed at ensuring timely and effective support for our customers throughout the claims journey, such that customers should not have a need for a claims intermediary and all proceeds of a claim can directly benefit our customer.

## Complaints Process

- 15** For how long are complaints dealt with by your customer service teams before they are moved (if unresolved) to internal dispute resolution (IDR) teams?

Suncorp manages complaints in accordance with ASIC Regulatory Guide 271. Our frontline teams will attempt to resolve complaints within 5 business days, and if they require additional time this can be extended to 10 days. Should we be unable to resolve the complaint within the nominated periods the team member will manually escalate the complaint to the Internal Customer Relations (ICR) team.

Suncorp also has a built-in system control that automatically escalates a complaint if unresolved within 5 business days.



## 16 For how long are complaints managed by IDR teams before customers are advised that they can take their case to AFCA?

As per ASIC Regulatory Guide 271, the Internal Customer Relations (ICR) team has 30 calendar days from the date that the customer notified us of their dissatisfaction to provide a written outcome. The written response will include the final outcome of the complaint and details regarding the customer's right to take the complaint to AFCA if they are not satisfied with the response.

On occasion, the ICR team may need more time to investigate the complaint. When this occurs, the ICR team will advise the customer of reason for the delay, the revised timeframe and AFCA's contact details.

## Post-flood Claim-ups

Consumer and legal-rights advocates have told the inquiry that many consumers were informed by their insurer that they could not begin a clean-up until an assessor inspected the damage. Yet people often waited weeks for an assessor to visit, which resulted in more damage and more stress. They say that this response is wrong and unfair.

## 17 What is your policy with regard to accepting photographic/video evidence of damage where there are delays in damage assessments?

Suncorp's product disclosure statement (PDS) states;

*"allowing us, a repairer or an expert appointed by us, to look at what is damaged is usually all that is needed for proof of loss. Sometimes though, we might ask for customers to produce a copy of the most recent plans and drawings for the home, photographs of the home or contents or other proof that supports the extent of the loss suffered."*

During response to the 2022 floods, Suncorp took a proactive approach with customers and requested photo or video evidence to expedite the processing of some claimable items. Many customers who lodged a home claim received the following example SMS.

*"Thank you for your patience, we are experiencing delays due to severe weather. Your claim is being processed & we will be in touch soon. Remember to take photos or videos of the damage and remove water damaged items such as carpets from your home. Stay safe."*

Since 2022, Suncorp has published FAQ pages for our website, with dedicated information on the clean-up following a severe weather event. For customers affected by complete or partial flooding, they are advised to compile a list of damaged items, take photos and remove items from the home. This is also included in the New Claim Lodgement Letter.

## 18 If you don't accept such evidence, why not? In what circumstances would you accept it?

See response to Question 17.

## 19 In what percentage of your claims arising from the 2022 floods did you accept photographic/video evidence of damage?

We estimate that ~7,900 (21%) home claims had photos supplied by the customer during the claim process.



## Additional Data

**20**

Please complete the attached spreadsheet (Flood insurance – additional data, March 2024.xlsx) of additional data requests, covering:

- a. Flood-related claims categories
- b. Complaint numbers
- c. Number and percentage of claims initially or partially denied
- d. Complaints to IDR, and IDR decisions
- e. Referral to the Australian Financial Complaints Authority (AFCA)
- f. Decisions at AFCA
- g. Main sources of disputes referred to AFCA
- h. Claims-handling staff numbers
- i. IDR staff numbers

Please refer to the submitted data file.

**21**

Please provide the average cost of a hydrology report for each of the 2022 flood events (i.e. for CAT 221, SE 222, CAT 223 and CAT 224 separately).

*\*Additional question received*

Line of Business	CAT221	SE222	CAT223	SE224
Home	\$4,446	\$4,123	\$5,629	\$4,345
Commercial	\$3,688	\$5,000	\$6,904	\$5,814



## What is Build it Back Better™?

- Build it Back Better is automatically included with a new or renewed (from 25 March, 2021) Suncorp Building or Home and Contents Insurance policy.
- If your home is damaged by an insured event and you are eligible for Build it Back Better, we will provide a range of resilience building enhancement options for you to choose from to help protect your home against severe weather.
- Depending on your level of cover, this could be up to \$10,000.

*Note: There are some things we don't cover.  
Read the PDS for full details.*

- We can offer Build it Back Better when:
  - Your Home claim is covered;
  - The assessed repair or rebuild costs for your home are more than \$50,000 or 10% of your sum insured, whichever is the higher amount;
  - A member of our supplier network is able to undertake the repair or rebuild; and
  - Your home doesn't already have the selected resilience enhancements.

## Examples of Build it Back Better options.



### Cyclone and Storm

- Install corrosion-resistant door and window hardware.
- Install cyclone washers and roof sarking.
- Install cyclone shutters/metal roller blinds/garage door bracing.



### Flood

- Raise external services around the home (e.g. air conditioning units, hot water system, pool pump).
- Install power outlets above flood level or at least 1.5m.



### Bushfire

- Install metal gutters and metal gutter guards with apertures less than 1.8mm.
- Install draught stoppers for windows and doors.
- Install roof sprinklers.



### Other claims

- Replace and install all flexi-hoses in the home.
- Install solid core doors or upgrade deadlocks.

## Examples of how Build it Back Better can be used:

### Upgrades to damaged parts of a building.

- A home suffers significant damage during a flood.
- Resilience options could include raising the height of external services around the home (e.g. air conditioning units, pool pumps etc).

### Upgrades to non-damaged parts of a building.

- A home in a high-risk flood area is damaged due to experiencing a house fire.
- Resilience options could include replacing flexi-hoses in the home, or corrosion-resistant door and window hardware.

To learn more search Suncorp Home Insurance or refer to the PDS.



Subject: 9th March - Urgent event info

Please find below today's update and further commentary regarding the panel and capacity.

At this stage we are currently working through the holding queue and what is required to set this up, authority will be required and further information being worked through today to have this up and running by the end of the week.

#### Builder comments

- RPF – Reached capacity and switched off (Possibly coming back on line in the coming days)
- JLG – Capacity increased by 50 claims in the Byron area, also looking to send another team north and monitor the situation. (might be holding off on providing more capacity until the outcome of their proposal is reached)
- Rizon – Reached capacity and switched off (As Rizon are a partner of Paynters they might be holding off on giving us capacity until an outcome is received from this proposal)
- Dak-wal – Reached capacity and switched off
- RCC – Reached capacity and switched off
- SHBR – Reached capacity and switched off
- Maincom - Requested to be switch off in metro, discussions on going.
- SBG - Reached capacity and switched off
- Woollam - Hit their limit within 24hrs - Reached capacity and switched off
- Kingston - Requested to be switch off in metro, discussions on going - Reached capacity and switched off in Byron
- Nexus - Reached capacity and switched off

#### Possible additional builders

- Maintrade – Request made to service Byron, awaiting response
- Advance building – still awaiting for a response, follow up occurring again today to understand if they can provide any assistance
- Blue Sky – Contact being made today, update to be provided once known
- ABC - Response from QLD performance advising no support to be provided to NSW
- ARA are interested and require more information before confirming capacity which is currently being worked through

#### Current volume vs known capacity

below I have added the colour coded capacity (Red) which indicates builders that have turned themselves off or let us know they are unable to take on more allocations at this time. (Yellow) Concern as they are nearing capacity as previously advised. (Green) which they still have capacity however with the other builders dropping off from allocations and these claims only being pathed to available builders it is likely these capacities will be exhausted in this week or next based on current volumes.

New Sydney Metro	2723	Capacity
Australian Restoration & Construction	298	398
Dak-Wal Constructions Pty Ltd	126	300
Johns Lyng Group	336	600
Kingston Building Australia Pty Ltd (NSW)	447	400
Maincom Services	393	500
Nexus Project Group	169	300
RCC NATIONAL PTY.LTD.	115	350
Rizon Building (NSW)	325	300
RPF Building Services	232	350
SHBR Group Pty Limited	170	300
Sydney Builders Group	182	340

New Byron Bay	1212	Capacity
Australian Restoration & Construction	324	398
Dak-Wal Constructions Pty Ltd	214	50
Johns Lyng Group	75	200
Kingston Building Australia Pty Ltd (NSW)	384	350
RCC NATIONAL PTY.LTD.	126	350
Woollam Constructions	90	330



**Subject:** RE: Endorsement Required: TC Kirrily

This Morning Event and BAU Performance have met to complete an initial allocation review for TC Kirrily.

Allocation has been planned around mitigating risks of delays due to over-allocating, as the impact and volumes from TC are unknown.

If TC Kirrily makes landfall, performance will monitor and make adjustments to support the flow of claims as required.

Please let me know if you have any questions, otherwise I will await your endorsement.

-  
QLD Mackay, Cairns, Townsville, Central & North

Vendor	Minimum	Maximum
MPS	25	50
ACG	5	10
ARC	5	10
Campbells	1	7
Watermark	1	5
CM Build	1	5
Aizer	1	7
Nexus	1	3
Ausnorth	1	3
Rizon	1	2

QLD DD

Vendor	Minimum	Maximum
ACG	10	25
RPF	1	25
Aizer	1	25
Nexus	1	25

QLD SEQ

Vendor	Minimum	Maximum
Aizer	1	10
ACG	1	10
ARC	1	10
CCC	1	10
Homerepair	20	40
RPF	1	10
Nexus	1	10

Regards,

*\*Figures in the above table are % of allocation, not claim volumes.*

# Claims Process.



## What to expect when making a claim with us

We're sorry your home and/or contents have been damaged and you need to make a claim. Supporting you through the claims process is our number one priority and we're here to help.

This brochure explains our claims process and what you can expect. We hope it supports you with consideration to your own circumstances during the claims process. Always refer to your policy's Product Disclosure Statement (PDS), relevant Additional Information Guides (AIG), Supplementary Product Disclosure Statements (SPDS) and your Certificate of Insurance.

## Our Claims Process

There are six steps in our claims process:

### Step 1: Lodge your claim

A quick way to lodge your claim is online via our websites or accessing the Suncorp or AAMI app.

If you can't find your policy documents or policy number, don't worry. You'll be able to find this online after you provide your secure identification information.

You will be asked questions to help us understand what's happened. If possible, please upload photos of the damaged area/item and let us know as soon as you can if your home isn't safe to return to or is unliveable.



### Why claim online?

- ✓ A quick way to lodge your claim
- ✓ Claim 24 hours 7 days a week, at your own time and pace
- ✓ Simple guided claims process, with live webchat available on our Suncorp, AAMI, Apia, GIO, and Shannons websites
- ✓ Upload photos or documents



If you lodge online, our dedicated team of online specialists are also available via our websites' live chat Monday to Friday 8am to 9pm and on weekends from 9am to 5pm AEST (not including some national public holidays). They will work to answer any questions you have and organise the emergency support you may need.

You can also lodge your claim over the phone:

- AAMI || 13 22 44
- Apia || 13 50 50
- CIL || 1800 112 481
- Essentials by AAI || 1800 429 598
- GIO || 13 10 10
- Shannons || 13 46 46
- Suncorp || 13 25 24
- Terri Scheer || 1800 804 016
- Vero || 13 18 13

Once your claim has been lodged, you will receive an email with important information about your claims' next steps. We will regularly keep you up to date with the progression of your claim until it has been finalised.

### Step 2: Completing emergency repairs to your home

Sometimes emergency repairs need to be completed to help prevent further damage from occurring. Sometimes the home can be lived in, while other times it can't. When lodging your claim, please let us know if your home requires temporary or emergency repairs as soon as you can, so we can make the necessary arrangements.

- We can arrange for a builder from our supplier network to complete any temporary work that may be needed. This includes making sure your roof is water-tight following damage from rain or hail.
- We can organise temporary accommodation while we work through your claim. The Temporary Accommodation Benefit included in your insurance policy with us will cover your reasonable and necessary costs. The amount we cover depends on your policy and your sum insured.
- You can remove any wet contents and place them outside, take photos of any damaged items and include serial numbers, to help us assess your claim.

### Step 3: We will assess your home

Assessing the damage is an important step in the claims process.

Generally, if your home has been damaged, we'll organise an assessment. Depending on the damage, these can be done on-site or virtually. This will be completed by either an assessor or authorised panel builder. If the damage requires, we may also engage specialists such as an engineer.

If the damage to your home is minor, we may not need to do an on-site assessment and will use the photos and descriptions you provided us. For your damaged contents, we'll also use photos and descriptions, as well as the costs to replace, clean, or restore the items to assess your claim.

We will explain the type of assessment that will be needed for your claim and let you know if we need any more information from you. If we are organising an on-site assessment, we'll let you know who will be attending, timings and next steps.



### Step 4: Options to settle your claim

After we've completed the assessment process and have agreed to accept your claim, we will talk through your options and next steps.

#### Damage to your home

Generally, there are two options available to you if you have damage to your home.

#### Option 1: Repair or rebuild your home with our builders

You can choose to use a builder from our supplier network. If you select this option:

- we will manage the repair or rebuild process with you, and you can contact us at any time for an update or to talk through any questions you may have,
- there is a lifetime guarantee on the quality of workmanship for repairs authorised and arranged by us, and



- it can be more cost effective as we have negotiated competitive rates with our builder supplier network.

#### Option 2: Cash Settlement

You can choose to cash settle your claim if you would prefer, giving you the flexibility to use your own builder. Please remember, the amount we cash settle your claim may be less than it costs for you to repair due to the competitive rates we have with our supplier network. Once we have agreed on the scope of the damage, in most circumstances, we will provide you with a Cash Settlement Fact Sheet, which will outline the amount we will pay to you. We will also be able to provide you with information on the process and what the key things are that you should consider.

Unfortunately, there are times where we cannot use builders from our supplier network to repair or rebuild homes. If this applies, we will work through this with you.

#### Damage to your contents

If we're unable to repair your contents, we will work with our supplier network to replace it if we can. If we can't replace it, or you would prefer, we will cash settle so you can purchase new items.

Always refer to your policy's PDS for information on how we settle your claim.

When offered a cash settlement, we will provide you with a Cash Settlement Fact Sheet. This will detail how cash settlements work and what to keep in mind should you choose to accept your cash settlement.

#### Step 5: Progressing your claim

After you've decided how you'd like to settle your claim, we'll work with you to progress it.

#### Repair or rebuild your home with our builders

We'll prepare your Scope of Work, which is a detailed summary of the work that will be undertaken to complete the repairs. Please make sure you review and sign your Scope of Work so work can commence as soon as possible. Without your signature, we cannot begin your repairs or rebuild.

#### Cash Settle

If you have decided to accept a cash settlement, we will start the process for you. The cash settlement amount is based on the agreed Scope of Work as well as any additional benefits that may apply.

We will prepare a Cash Settlement Fact Sheet for you, which will include your settlement amount, and whether we can repair or rebuild your home, and replace your contents.

In most circumstances, your cash settlement amount might be less than what it could cost you to arrange the repairs or rebuild with your builder, or repair or replace damaged contents. This is because we are usually able to negotiate competitive rates with our builder supplier network.

#### Step 6: Your claim is completed

Your claim will be completed once all of your damages have been repaired, rebuilt, replaced and/or cash settled into your bank account. We will share the appropriate documentation with you, including the lifetime guarantee certificate for repairs and rebuilds completed by our builders, and warranties for any whitegoods we have installed.



## Frequently Asked Questions

### How will we update and contact you throughout your claim?

When you speak to your Claims Manager, you can discuss how you would like to be contacted either via the app (where applicable), email, or phone.

### Where can I find what is and isn't covered by my policy?

The Product Disclosure Statement (PDS), relevant Additional Information Guides (AIG), Supplementary Product Disclosure Statements (SPDS) and your Certificate of Insurance will confirm what you are covered for, benefit limits and if there are any exclusions. Please visit our websites to find your policy documents. We will also be able to help you understand what you are and aren't covered for.

### What do I do if I find new damage after lodging my claim?

This is ok. Make a note of the damage and take photos. You can either upload this information via the app or let us know as soon as possible, and we will add the details to your claim.

If a different part of your home is damaged by a new event covered under your policy, please lodge a new claim online.

### How will you replace my damaged contents?

If we're unable to repair your contents, we will work with our supplier network to replace them if we can. If we can't replace them, or you would prefer, we will cash settle you so you can purchase new items.

We may ask you to provide a replacement quote for the same item if it is still available. If we agree the quote is reasonable, we will offer you a cash settlement based on that quote. If the cost to replace your contents exceeds the sum insured on your Certificate of Insurance, we will discuss your options.

### What should I do if a third-party builder comes to my home, but I haven't lodged a claim?

If a tradesperson comes to your home and wants to look for damages that may be covered under your insurance policy, please contact us.

During severe weather events, third parties may door knock, or letter drop offering to manage your insurance claim on your behalf. Please be aware that:

- these services are not provided by us
- we'll never send an assessor or builder to your home without first notifying you, and
- we won't demand payment on top of your excess for the work being undertaken.

### I've received an SMS with a link requesting I pay my excess. What should I do?

We will never send an SMS message requesting an excess payment to progress your home claim. If you receive such a message, we recommend you delete it immediately as it may be suspicious.

### Are you in need of extra help and support?

Our employees are trained and equipped to support customers experiencing vulnerability. We'll always do our best to prioritise customers who need our help and support.

Asking for help isn't easy. However, we encourage you or your representative to advise us of any extra care you may need. We'll ask to record your information so we can arrange support. If we can see that you have other policies with us, your information will be shared across other general insurance brands in the Australian Suncorp Network.

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RV INSURANCE

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# Repairing & rebuilding your home.



## It's now time to get your repairs or rebuild started and we're here to help and support you through the process.

Our Assessors, Builders or Engineering Teams will review the damage to your home and will work together to finalise your Scope of Work. The repairs or rebuild of your home will commence after you've signed your Scope of Work.

## What is a Scope of Work?

A Scope of Work is a detailed summary of the work that will be undertaken to repair or rebuild your home.

Depending on the extent of the damage, the Scope of Work can be quite detailed, outlining the repairs that will be made in each room and the materials that will be used.

The Scope of Work will be updated as needed. Sometimes further repairs are identified after the initial assessment, after repairs have started or even after repairs have been completed. This is called a 'Variation'.

Your Assessor, Builder or Claims Manager will explain your Scope of Work and provide you with a copy for your consideration. Remember, your repairs or rebuild cannot commence until you have signed your Scope of Work.

## Choosing your builder

We offer you the choice to use a builder from our supplier network or to select your own builder to repair or rebuild your home.

When making your decision, it's important to remember that if you agree for your repairs or rebuild to be completed by a builder from our supply network:

- There is a lifetime warranty on the workmanship for repairs authorised and arranged by us
- You can contact us anytime if you have any questions or concerns and we can contact our builder on your behalf
- It can be more cost effective as we can secure discounts within our builder supplier network

If you choose to use your own builder, we will cash settle your claim. The amount we pay may be less than what it could cost you to arrange the repairs or rebuild with your own builder. This is because we are able to secure discounts within our builder supplier network.

Unfortunately there are times where we cannot use builders from our supplier network to repair or rebuild homes. If this applies, your dedicated Claims Manager will work through this with you.



## Repairing or rebuilding your home with us

If you choose to use a builder from our supplier network, there are six key steps to complete the repairs or rebuild of your home.

### ❑ Step 1: Lodging a claim

When you lodge your claim, you will have a dedicated Claims Manager allocated to support you through the process.

### ❑ Step 2: Making it Safe

To ensure your home is safe, we will arrange for a builder from our supplier network to complete any temporary work needed. This includes making sure your roof is water tight following damage from rain or hail.

### ❑ Step 3: Damage Assessment

We will assess the damage and finalise your Scope of Work. Depending on the type of damage, you can expect an Assessor, Builder or an Engineer to be part of this process. Your Claims Manager will let you know who will be involved and the timings.

### ❑ Step 4: Sign your Scope of Work

You're required to sign your Scope of Work. Without your signature, we cannot start your repairs or rebuild. Remember, we update your Scope of Work as needed via a 'Variation'.

### ❑ Step 5: Repairs or rebuild commences

After you've signed your Scope of Work, our Builder will confirm the start and estimated completion dates. Your Claims Manager will also keep you up-to-date on the progress.

### ❑ Step 6: Repairs or rebuild is complete

There is a lifetime warranty on the workmanship for repairs authorised and arranged by us. Please contact us if you notice any defects.

## Frequently asked questions

**What happens if I don't sign the Scope of Work within the agreed timeframe?**

We won't be able to start repairing or rebuilding your home until your Scope of Work is signed. If you take longer to sign your Scope of Work, there could be further damage to your home, our builders from our supplier network may not be available and costs may increase. If you have any questions, please speak to our builder or contact your dedicated Claims Manager.

**What should I do if I don't agree with the Scope of Work?**

It is important we get this right but we also don't want to hold up starting your repairs or rebuild – it's a fine balance! Please discuss your concerns directly with our builder or contact your dedicated Claims Manager so we can work to resolve it quickly with you.

**What should I do if I discover further damages after I have signed the Scope of Work?**

Please let our builder know or contact your dedicated Claims Manager. We will assess the further damage and if approved, a 'Variation' will be made to your Scope of Work.

**In my home, repairs are needed or are in progress that are not related to my claim. How does this affect my repairs?**

If the repairs are in a separate area of your home to the area we are repairing, there will be no impact. If the repairs are in the same area of your home, your Claims Manager will be able to explain what we can do and what your options are.

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# Cash Settlements.



## Deciding if a cash settlement is right for you

It's time to decide how you would like to settle your claim with us. For some, cash settlement is an option that makes sense, whilst for others, repairing or rebuilding with our builders or replacing contents with our suppliers is a better option.

This brochure outlines our cash settlement process and what you should consider when thinking about and accepting a cash settlement offer from us. We are always here to help, especially if you have specific questions about your claim and your cash settlement amount. Always refer to your policy's Product Disclosure Statement (PDS), relevant Additional Information Guides (AIG), Supplementary Product Disclosure Statements (SPDS) and your Certificate of Insurance.

## What is a cash settlement?

A cash settlement is an amount of money we offer to settle your claim instead of using our own builder to repair or rebuild your home and repair or replace your contents.

You can choose to cash settle some or all of your claim with us if you would prefer to use your own builder or buy new contents.

Unfortunately, there are times where we cannot use our builders to repair or rebuild homes or repair or replace contents. This can happen for various reasons, including (but not limited to) the following:

- Your home has not been maintained as required by your policy. Remember, you are responsible for keeping your home well maintained on a regular basis.
- The council will not allow you to repair or rebuild your home.

- Your home is unsafe or there are structural defects or issues that could impact our lifetime guarantees on home repairs.
- You are in the process of, have scheduled or completed your own private renovations or repairs.
- For home claims, the cost to repair or rebuild your home to today's standards exceeds your policy limits or sum insured.
- The cost to repair or replace damaged items is more than your policy limits or sum insured.
- Our supplier network doesn't have the types of contents you're needing to replace.

If we need to cash settle your home claim, we will work through this with you.

For damaged contents, we'll offer a cash settlement if you would prefer or if our supplier network cannot replace the items for you.







## Calculating the cash settlement amount

We calculate the cash settlement amount after we have assessed the damage and considered builder quotes to repair or rebuild your home or replace your contents on a 'new for old' basis. Whilst we usually use our suppliers to understand the repair methods, labour, materials, and costs, you are welcome to provide your preferred supplier quotes for our consideration.

Your cash settlement amount might be less than what it could cost you to arrange the repairs or rebuild with your builder or repair or replace damaged contents. This is because we have agreed to competitive rates with our supplier network.

### What is 'new for old'?

Your policy will cover the cost of new equivalent items to repair and rebuild your home and replace your contents. These items will need to be reasonably or readily available at the time from Australian providers and there is no allowance for depreciation. For example, a leather lounge which was purchased five years ago for \$5,000 is now worth \$2,000. It will be replaced with a brand-new leather lounge equivalent to your old lounge when it was new. Cover is not limited to \$2,000.

## What you should consider

When thinking about whether to accept a cash settlement, there's a few things for you to consider:

- ✓ The amount of the cash settlement might be less than what it could cost for you to arrange the repairs and rebuild.
- ✓ When you accept a cash settlement that pays out your full home sum insured, your insurance policy on your home will end on the day payment of the sum insured is made to you or when we otherwise finalise your claim.
- ✓ For cash settlement for contents sum insured, please refer to your PDS for more information.
- ✓ When renewing your policy, you may need to provide supporting documentation, including receipts for completed repairs or items replaced to support your renewal.
- ✓ You will be responsible for managing the repairs or rebuild for your home and the costs. This means you will need to find, organise, and coordinate the builders and tradespeople you use.
- ✓ Delays in the repair and rebuild, due to a shortage of builders and tradespeople or materials will need to be managed by you. This could increase your costs.
- ✓ Our lifetime guarantee for home repairs will not apply to your repairs or rebuild. If you are using your own builder, make sure you enquire regarding their insurances, warranties and guarantees.
- ✓ If you have a mortgage on your home, your bank or lender may be entitled to some or all of a cash settlement payment. If you are considering a cash settlement, you may need to discuss this with you bank or lender so you can understand what this means for you.

Please also make sure you check that all damage has been included in your claim. Whilst we will still consider damage found after your cash settlement has been paid, we'll need to assess this and determine if we will accept this damage as part of your original claim.





## Working together

It's important that we both work together to cash settle your claim.

In most circumstances, we will prepare a Cash Settlement Fact Sheet and provide it to you for your consideration. It will include the amount of your settlement and the options that may also be available to you including whether we can repair or rebuild your home and repair or replace your contents.

When you have decided to accept a cash settlement for part of or all of your claim, please let us know via the app, website, email, or over the phone. Your Claims Manager will then:

- Ask for your bank account details, including your account name, BSB and account number.
- Contact you when we are completing your cash settlement fund transfer and advise when you should expect to receive the funds in your account. Generally, payments may take between three to five business days.

We will also be able to help answer any questions you have, including questions regarding the amount we're offering to pay.

## Are you in need of extra help and support?

We understand that sometimes you may need extra care and support in difficult times in your life. We are committed to looking after your needs with sensitivity, dignity, respect, and compassion. Please let us know and we can work together to help find the support you need.

## Frequently asked questions

### I have already been cash settled and have found more damage. Am I covered for this additional damage?

If you identify further damage, please stop the repair work, if safe to do so, and contact us immediately. We will confirm the next steps to assess the new damage and if agreed, make an additional payment if you are entitled as part of the original claim.

### How does taking a cash settlement affect my policy?

If we only pay part of the home and/or contents sum insured to you, your policy continues for the period of insurance. If we pay the full home and/or contents sum insured to you, your cover will cease once the settlement funds of your sum insured have been paid to you or when we otherwise finalise your claim.

At policy renewal, you may also be required to submit supporting documentation for previous claims that have been cash settled, such as receipts for building or repair work or replacement of contents items.

### What happens if I don't agree with your settlement amount after I have sourced builder or contents quotes?

We are here with you every step of the claims process, so if you have any questions about your cash settlement amount, please speak to us.

### What happens if I don't want to cash settle, but you cannot repair or rebuild my home?

Unfortunately, there are times when we won't be able to repair or rebuild your home. We will work through this with you.

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# Third-parties that offer claims services.



## Ensuring that you make informed decisions

Third-party claims representatives often visit communities after weather events, such as hailstorms, cyclones and floods. They usually doorknock or leave letters and leaflets to offer claims services.

This brochure explains what a third-party claims representative is and how you can identify them. It also includes what to look out for when considering their services and how we can help.

## What is a third-party claims representative?

Third-party claims representatives offer services to people who may have damage to their home from a weather event.

They doorknock and leave letters and leaflets to offer their services shortly after a weather event or in later months.

The types of services that third-party claims representatives may offer include:

- lodging and managing home insurance claims,
- inspecting damage,
- representing customers through the claims process generally, and
- managing repairs.

Third-party claims representatives do not work for the Suncorp Group, and they may request a fee for their service.

### Case study

During a hailstorm, Sarah's roof was damaged. The next day, Mike visits Sarah at home, and offers to handle the insurance paperwork and arrange for the repair to her roof, in exchange for a fee.

Mike is a third-party claims representative.



## How to identify third-party claims representatives

To identify third-party claims representatives, there's a couple of things you can look out for:

### ✓ Visits to your home

Unlike us, third-party claims representatives often visit your home without contacting you first. Our Assessors, Builders or Claims Managers will visit your home after we have agreed a date and time with you.

### ✓ Requests for fees

Third-party claims representatives may request a fee for their services. We will not ask for payment on top of your excess to manage your claim or to repair your home using our builders or suppliers.

If you're not sure, ask for their details and speak to your Claims Manager. They will be happy to help.

## Things to consider before using a third-party claims representative

It's important to do your research if you are thinking about using a third-party to manage your claim.

Here are three easy steps you can follow:

### Step 1: Understand your cover

Your insurance policy helps protect the things that really matter in your life - your home and belongings. It covers damage caused by severe weather and other insured events.

It does not cover fees or services provided by third-party claims representatives. Our Lifetime Guarantee on the workmanship on repairs does not apply to work managed or completed by third parties.

Please check your Product Disclosure Statement (PDS) and Certificate of Insurance to understand your cover in more detail. Your Claims Manager will be happy to help answer any questions you have.

### Step 2: Check their credentials

Third-parties need to have a licence to provide claim services. Make sure you ask for their:

- ✓ Australian Financial Services Licence (AFSL) number. You can check their details on the Australian Security Insurance Commission's (ASIC) database by visiting <https://connectonline.asic.gov.au>
- ✓ Financial Services Guide,
- ✓ Required fees, and
- ✓ Australian Financial Complaints Authority (AFCA) credentials.

A trustworthy representative will be happy to provide you with references if you ask. Take the time to contact them and ask questions about their experience and the quality of their work.

## Step 3: Understand terms, conditions and fees

Take your time to review their services, compare quotes, and read the fine print. A trustworthy representative will not pressure you to make a quick decision or pay upfront.

Before you sign a paper or electronic contract, including an authorisation to act on your behalf, make sure you have all of the information you have asked for and understand the terms, conditions and fees.

It is your right to engage the service of a third-party claims representative.

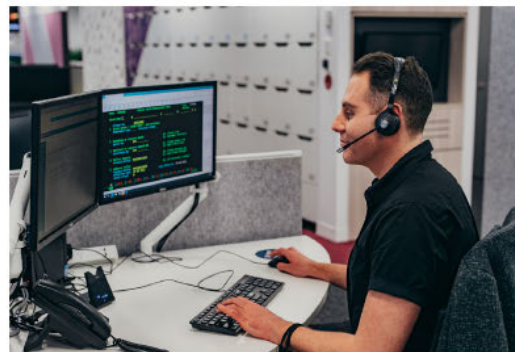
### We're here to help

Our Claims Managers, Assessors and Builders are here to guide you through the claims process, from lodgement, through to damage assessment and completing your home repairs. We're here to help.

Please speak to your Claims Manager before you agree to any third-party claims services or if you have any questions about your claim.

## Extra support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.





## Frequently asked questions

### Does my home insurance policy cover the costs for third-party claims representatives?

No, it does not cover fees or services provided by third-party claims representatives.

Your insurance policy helps protect the things that really matter in your life - your home and belongings. It covers damage caused by severe weather and other insured events.

Please check your Product Disclosure Statement (PDS), and your Certificate of Insurance to understand your cover in more detail. Your Claims Manager will be happy to help answer any questions you have.

### How do I know it's a third-party claims representative?

They will often visit your home without contacting you first and request a fee for their services. If in doubt, ask for their Australian Financial Services (AFS) licence details and check this against the Australian Security Insurance Commission's (ASIC) database, by visiting <https://connectonline.asic.gov.au>.

### Who should I contact if I have questions about a third-party claims representative?

Please speak to your Claims Manager, they will be able to help.

### What if I have engaged a third-party claims representative and then later do not want them authorised on my claim?

Authorising a third-party claims representative allows them to act on your behalf on your claim. To change this, please speak to your Claims Manager as soon as possible. Please check your contract with your third-party claims representative for any cancellation fees. Remember, your policy does not cover fees or services provided by third-party claims representatives.

### What should I do if a third-party is managing my claim and it is not progressing?

There can be many reasons why your claim is not progressing. If we are still waiting on information to complete an assessment, we cannot progress your claim. We recommend you speak to your third-party claims representative and seek independent legal advice if you are not happy with the update.

### What do I do if the third-party claims representative has gone into receivership?

This depends on the status of your claim. Your Claims Manager will be happy to help if we have not cash settled your claim. Unfortunately, we are unable to help if we have already cash settled your claim and recommend you seek independent legal advice.

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## SCOPE OF WORK ACCURACY AND VARIATIONS

Estimate accuracy is a critical factor for Suncorp to ensure that we are providing a precise position to our board and regulators regarding our overall liability during an event.

To help achieve this it is imperative that sufficient time is spent onsite to conduct a thorough assessment, ensuring your report, scoping & estimates are accurate, and to minimise the possibility of variations.

When a variation is required, a report with clear reasoning and detailed photographs is required.

If a variation remains under the authority to proceed limit, then a variation scope, photos and report is to be submitted at the time of variation, the builder can then proceed with repairs under ATP. Please note that should the variation not be fair and reasonable then this may result in the variation being declined.

If a variation is identified on works over the authority to proceed limit threshold, then the variation scope, report and photos will need to be submitted for a Suncorp Assessor to review before the variation works can commence.

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