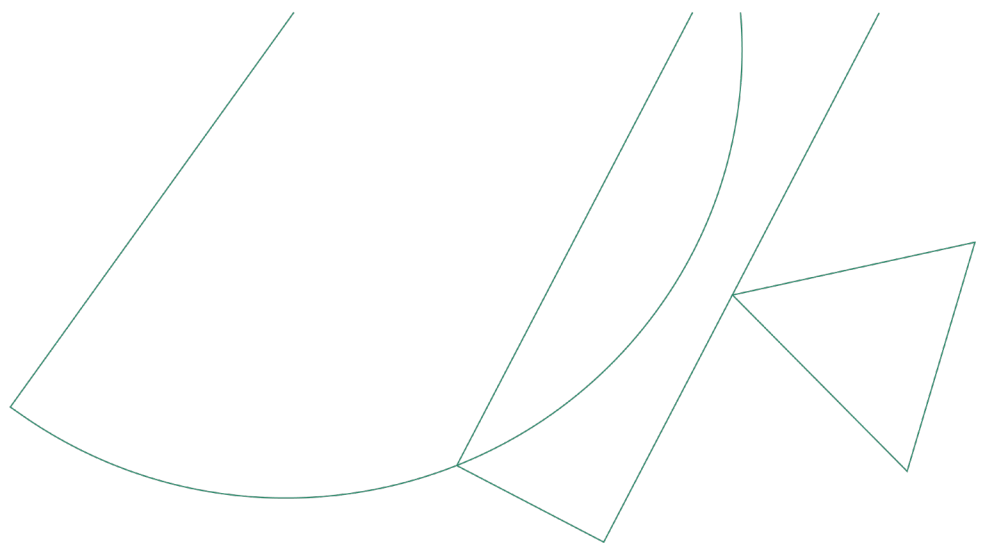




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## Scope of works for a home building insurance claim

**This information sheet is only a sample document of the kind of information that your insurer may provide to you.**

The scope of works is a document that plays an important role in us deciding what damage to your property is covered by your insurance policy.

The scope of works is a list of home building repair works for your insurance claim. It can help identify and outline what repair or rebuilding work is needed to fix things. It may be used to obtain repair quotes.

### Why a scope of works is needed

We may need to prepare a scope of works when your home building insurance claim is for a higher value, involves major damage, or is otherwise complex to fix because of the need to coordinate multiple trades or contractors.

### How we prepare a scope of works

The scope of works is usually prepared by our loss adjustor (and/or builder or engineer who performs this role). The scope of works may be developed by virtually assessing or visiting your property to inspect the damage and asking you for information.

### What to expect with the process

The process for developing a scope of works may vary depending on your insurer and your unique individual circumstances.

Developing a scope of works can involve several discussions, and even the development of several versions before it is complete. This is to make sure it accurately reflects the extent of work required to complete repairs or rebuild your property.

As you best know your property, you can point out subtle damage caused by the event that our loss adjustor (or other person preparing the scope of works) may not otherwise notice when they visit your property.

The initial scope of works may need to be reassessed once repairs have commenced, if new information becomes available about the damage that needs to be fixed.

There may be circumstances when specific repairs are not included in a scope of works. This may be because there is damage to your property that is not covered by your insurance policy.

It is important you take the time to properly understand the scope of works.



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## **How to find out more**

Feel free to ask us, or our representatives any questions to clarify your understanding.

You can also seek independent advice from a qualified builder or tradesperson, or other expert (e.g. a building consultant) about the scope of works.

## **If you have a complaint about the scope of works**

We have a complaints process. You can contact us if you have a complaint about the scope of works at any time. More information about making a complaint is on our website, including how to access the Australian Financial Complaints Authority if you are unhappy with our response.