![Insurance Council of Australia logo]

Claims Process After a Disaster

Lodge >	Make safe >	Assess >	Decision >	Settle >

Repair, Replace, Rebuild
Cash settlement

1. Contact your insurer and lodge your claim

The first step is contacting your insurer and you can do this even if you don't know the full extent of your loss. You can lodge your claim online, by telephone, or in person.

2. Clean up and make safe

You can start to clean up but before you do, be sure to ask your insurer for advice and document the damage with photos and video to support an insurance claim. Your insurer may arrange for works to remove any hazards and prevent further damage. This can include removing loose debris, isolating electrical circuits, or installing a roof tarp.

3. Assessing the damage

Your insurer will appoint someone to inspect the damage to your property and what caused it. Other specialists may provide expert advice on the cause or extent of damage. For example, an engineer may be necessary to assess suspected structural damage.

4. Claim decision

Your insurer will make its decision to accept or decline your claim based on your policy provisions, its assessment of damage and expert reports. It may also use public information sources like Bureau of Meteorology weather data.

Where claims are accepted, a **'Scope of works'** document will be developed, setting out the repair and rebuild work to be completed. It's important to read this document carefully. The scope of work may need revisions after repairs have started or if further damage found. This is a normal part of the process.

5. Settlement of your claim

Your insurer will discuss the settlement of your claim with you:

a. ***Repair, replace, rebuild:*** In the case of rebuild, your insurer will authorise a builder to complete your repairs. The builder will arrange contracts, provide you a schedule, and manage approvals.

OR

b. ***Cash settlement:*** you may take a cash settlement to manage the repair or rebuilding work yourself. It's important that you follow regulations and codes and use a licensed builder. If you fail to do this, your home may not be insurable in the future.

Support services

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