

# CLAIMS PROCESS



## What to expect when making a claim with us

It can be a difficult time when your home and/or contents have been damaged. Supporting you through our claims process is our number one priority and we are here to help.

This brochure explains our claims process and what you can expect. We hope it is helpful and guides you through our process and the decisions you will need to make. Our Claims Team is also here to answer any questions you may have.

## Our Claims Process

There are seven steps in our claims process.

### Step 1: Make a claim

A quick way to make a claim is online via the AAMI website or the AAMI mobile app.

Alternatively, you can speak to our Claims Team and make a claim over the phone.

If you cannot find your policy number or documents, do not worry. You can find the Product Disclosure Statement on the AAMI website, and find your certificate of insurance after you have logged into your account.

Take photos of the damage and record serial numbers of your contents if you can and it is safe to do so. Please upload this information to your claim if you are making a claim online. Or you can also send this information to your Claims Manager via email or post.

Let us know as soon as you can if you cannot live in your home, or it is not safe to return to.



### Why claim online?

- A quick way to make a claim
- Claim 24 hours 7 days a week, at your own time and pace
- Simple guided claims process with live webchat available on the AAMI website
- Upload photos or documents

# AAMI

If you make a claim online, our dedicated team of online specialists are also available via the AAMI website live chat on:

- Monday to Friday 8am to 9pm AEST, and on
- Weekends from 9am to 5pm AEST.

They will help answer your questions and organise any emergency support you may need. After your claim has been made, we will send you an email or a letter with information about the next steps.

We will regularly keep you updated on the progress of your claim until it has been finalised.

### Step 2: Make it safe

We may need to make emergency repairs to your home. When making a claim, please let us know if your home needs emergency repairs as soon as you can. We can:

- Organise a builder from our supplier network to complete the emergency repairs to help prevent more damage to your home. This includes placing a tarp over your roof to help prevent water from entering your home after a storm, for example.
- Organise temporary accommodation if you cannot live in your home while your repairs are in progress. This will only be offered if we accept your claim.

Your policy comes with an additional cover for temporary accommodation. It may cover your reasonable and necessary costs. The amount depends on your policy and your sum insured. Limits, conditions, and exclusions apply.

For more information about **temporary accommodation**, scan the QR Code to the right using your mobile phone camera.



If you have any wet contents, please take them outside if you are able to. Do not throw out any damaged parts or items unless there is a risk to your health and safety. Make sure you take photos of any damaged items, prior to removing them and record serial numbers if you can find them .

### Step 3: Damage assessment

Assessing the damage is a key step in our claims process.

If your home has been damaged, we will organise an assessment. An assessor or a builder from our supplier network will complete this either:

- **On-site at your home.** In addition to an assessor or builder, we may also ask specialists to attend, for example an engineer, or
- **Virtually.** If the damage is minor, we may not need to visit your home and will complete an assessment virtually. We will use photos and descriptions to assess the damage.

For your damaged contents, we will also use photos and descriptions, as well as the costs to replace, clean, or restore the items.

Your Claims Manager will let you know the type of assessment we will need to do and if we need any more information from you.

If we are organising an on-site assessment, we will agree a date and time with you and let you know who will be attending. Always be cautious of anyone who turns up at your home without contacting you first. If in doubt, please call your Claims Manager.

### Step 4: Claim decision

We will then assess your claim under your policy with us. After our assessment, we will let you know if we will accept your claim.

If you have any questions, your Claims Manager is here to help.

### Step 5: Options to settle your claim

We will talk through your options and the next steps after we have completed an assessment and accepted your claim.

#### Damage to your home

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

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

You can choose to repair or rebuild your home with us, and we will use a builder from our supplier network if they are able to do so.

- We will manage the repair or rebuild process with you. You can contact us at any time for an update or to talk through any questions you may have.
- There is a guarantee on the work authorised and arranged by us.
- It can be more cost effective as we have negotiated competitive rates with our builder supplier network.

#### Option 2: Cash Settlement

If you would prefer to use your own builder, you can choose to accept a cash settlement payment for your home claim with us. There are also times when we will need to pay you a cash settlement for your home insurance claim with us. For example, this may happen when our builders cannot complete the repairs or rebuild to your home due to pre-existing damage. If we need to do this, we will work through this with you.

#### Damage to your contents

If we are unable to repair your contents, we will work with our supplier network to replace them. If we cannot replace them, or you would prefer, we will pay you a cash settlement so you can purchase new items.

#### What is a cash settlement?

A cash settlement is an amount of money we may offer to settle your home and/or contents claim with us. You can choose to cash settle part, or all of your claim with us if you would prefer to use your own builder or buy new contents.

Sometimes we will offer you a cash settlement of your claim if we cannot replace a contents item or a member of our supplier network cannot repair or rebuild your home.

In most circumstances, we will give you a Cash Settlement Fact Sheet. It will include the amount we will pay to you to settle your claim and any options that may be available to you. We will also give you some information on the process and the key things you may wish to consider. Please take the time to work out if cash settlement is a good option for you and consider if you need any independent legal or financial advice.

For more information about **cash settlements**, scan the QR Code to the right using your mobile phone camera.



### Step 6: Progressing your claim

After you have decided how you would like to settle your claim, you can let us know via the AAMI mobile app, through the AAMI website or over the phone. We will then talk you through the next steps.

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

We will prepare a detailed summary of the work that our builders will complete to repair or rebuild your home. This is known as a Scope of Work.

You will need to review and sign your Scope of Work so work can commence as soon as possible. When you sign your Scope of Work, you are approving the repairs listed as part of your claim. Without your signature, we cannot begin your repairs or rebuild.

For more information about the **Scope of Work**, scan the QR Code to the right using your mobile phone camera.



#### Cash Settlement

If you have decided to accept a cash settlement for all or part of your claim, please let us know. You can contact us via the AAMI mobile app, through the AAMI website, via email or over the phone.

Your Claims Manager will:

- 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 take between three to five business days. We can no longer issue cheques.

### Step 7: Your claim is complete

Your claim is complete when we have:

- finished the repairs on your home or have rebuilt it
- repaired or replaced your contents
- paid your cash settlement into your bank account.

## Third parties offering claims services

Third party claims representatives offer services to people who may have damage to their home. They often visit communities after a weather event, such as a hailstorm. We:

- do not provide these services,
- will never send an assessor or builder to your home without contacting you first, and
- will not ask for payment in addition to your excess.

If a third party claims representative comes to your home and wants to look for damages that your insurance policy may cover, please contact us to see if you would like to make a claim.

For more information about **third parties that offer claims services**, scan the QR Code to the right using your mobile phone camera.



## 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. We will work with you to arrange support.



## Frequently asked questions

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

When you speak to your Claims Manager, you can let them know how you would like them to contact you. This can be via our AAMI mobile app, our AAMI website, email or over the phone.

### What does my insurance policy with you cover?

Your insurance policy helps protect the things that matter in your life - your home and belongings. It covers damage caused by the weather events, for example hail and storm, and other insured events.

Please check the Product Disclosure Statement for more information about your policy, including any additional and optional covers you can pay for, limits, conditions, and exclusions. Also check your certificate of insurance for your home and contents sum insured.

If you cannot find your policy number or documents, do not worry. You can find the Product Disclosure Statement on the AAMI website, and find your certificate of insurance after you have logged into your account. You can also call us to get a copy.

Your Claims Manager will also be happy to help answer any questions you have.

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

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

If there is damage to a different part of your home that is due to a new event and is covered under your policy, please make a new claim with us.

### How will you replace my damaged contents?

If we are unable to repair your contents, we will work with our supplier network to replace them if we can. If we cannot replace them, or you would prefer, we will pay you a cash settlement so you can purchase new items. You may also choose to be paid with a voucher, store credit or stored value card.

### What should I do if a third party representative comes to my home, and wants to help me with my claim?

If a third party claims representative comes to your home and wants to look for damages that your insurance policy may cover, please contact us to see if you would like to lodge a claim.

For more information about **third parties that offer claims services**, scan the QR Code to the right using your mobile phone camera.



### I have 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?

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.

[www.aami.com.au](http://www.aami.com.au)

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# AAMI

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