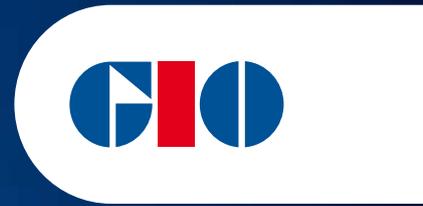




Who is going to help repair my home?



Guiding you through your repairs

When we are repairing your home as part of your insurance claim, many different people may visit your home. This can include members of our Claims Team, professional builders, and tradespeople.

This guide provides an overview of the people who may visit, what their job is and what they will need from you to complete your repairs.

We hope this information helps guide you through the repair process.

TIP! Write down the details of the people who will be visiting your home on page 5.

Our Claims Team

Claims Managers

Our Claims Managers will keep you informed with updates on your claim — including repairs and timelines — guide you through the next steps, and ensure you are satisfied once the repairs are complete.

You can contact them by phone, email, or via messaging on the GIO mobile app or website, after you have logged into your account.

Assessor

Depending on the type and level of damage to your home, you may be assigned an Assessor.

Their job may include:

- Looking at the damage to your home either in-person or virtually. This is called an assessment.
- Reviewing a repair estimate, sometimes called a 'repair quote', written by the Builder.
- Approving repairs that are covered as part of your insurance policy.

When needed, your Assessor may visit your home to offer guidance and support. They may bring a builder with them to help answer any questions you have and ensure your concerns are addressed quickly.

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



Did you know?

Third party claims representatives offer services to people who may have damage to their home. They visit homes, usually after weather events, to offer their services. This can include making and managing claims, checking for damage, completing repairs, and representing customers throughout the claims process.

Our Assessors or Builders will visit your home after we have agreed on a date and time with you. We will not ask for payment in addition to your excess to manage your claim, or to repair your home using our builders or suppliers.

Builders

Builder and their team

The Builder and their team manage the repairs to your home.

Their jobs include:

- Organising the Builder's Estimator/Supervisor to write a report identifying what caused the damage. Sometimes a separate specialist is required to do this, for example an engineer.
- Completing repairs that are covered as part of your insurance policy.
- Arranging any additional tradespeople to complete their part of the repairs. For example, a plumber.
- Keeping your repairs on track. For example, making sure tradespeople have contacted you to book time to complete repairs, and ensuring materials are ordered so your repairs can progress.

As part of your repairs, you may need to select certain items and materials for your home. For example, fixtures like lights and sinks, fittings like carpets, and paint or tile colours. Your Builder will help you with this.

Builder's Estimator/Supervisor

Depending on the repairs needed to your home, the Builder may involve a Builder's Estimator/Supervisor. They will visit your home while the repairs are taking place.

It is their job to:

- Check the damage to your home and write a detailed report about the cause. This is known as a damage report.
- Prepare a detailed summary of the work needed to repair your home. This is known as a Scope of Work. We will start your repairs after you have signed your Scope of Work.
- Carry out quality inspections to make sure the repairs are completed correctly and to a high standard.

Tradespeople

When we are repairing your home, one or more tradespeople will generally be needed to complete the work.

Your Builder will let you know who will be needed. Depending on your circumstances either the Builder or tradesperson will contact you directly to book a time to come.

The tradespeople will be authorised to complete repairs that are covered as part of your insurance policy. Sometimes our Assessors and Builders may identify maintenance issues or damages that are not covered as part of your claim that you will need to fix. Depending on what is needed, you may need to complete these repairs before our Builders can start work on the repairs covered by your insurance policy.

In this guide, we have listed some of the more common trades you might see. Depending on the type and level of damage to your home, there may be additional specialists or trades that need to attend – for example an engineer, a glazier, a hydrologist. If you have any questions about additional specialists or trades, please speak to our Claims Managers. They will be happy to help.



Did you know?

Some tradespeople are trained in more than one area. For example, the person that comes to do carpentry work may also come to do the painting.



Tradespeople to make it safe

If needed, we will organise a builder from our supplier network to complete emergency repairs to help prevent more damage. For example, a glazier to board up a window, or a roofer to install a tarp. The tradespeople who complete emergency repairs may not be the same tradespeople who complete further repairs.



Demolition

If needed, the Builder arranges for tradespeople to remove any damaged items and to make a home ready for repairs to start. This can include removal of walls, flooring, and cabinetry, and so on.



Restorer

A restorer also works to make a home ready for repairs. They set up drying or dehumidifying equipment to improve airflow and reduce drying times, for example for carpet. They can also undertake mould containment or removal, removing contaminants, and so on.



Carpenter

A carpenter strips out damaged areas of a home. Later in the repair process, they return to do any building repairs such as wall framing, fixing walls, doors, windows, and cabinetry.



Rofer

A roofer identifies damage caused by wind, hail, or impact or to locate points where rainwater has entered a home. They repair roofs and gutters.



Electrician

An electrician tests electrical wiring and removes and replaces power points, switches or light fittings where needed, to allow repairs to take place or to detect electrical faults. They may return after any painting is complete to refit any electrical fixtures that were removed.



Plumber

A plumber identifies the source of any water leaks and carries out plumbing repairs. They can remove plumbing fixtures such as taps, toilets, and hot water systems to allow other repairs to take place. For example, removing taps before tiling. They will be back after painting is complete to refit any plumbing fixtures that were removed.



Plasterer

A plasterer repairs and replaces damaged plaster. They also seal joints in walls and ceilings and attach cornices if required. They return to sand walls and ceilings, ready for a painter or any waterproofing.



Tiler

A tiler completes floor, wall, kitchen, or bathroom tiling work. This can include removing original damaged tiling and then returning to lay new tiling. When needed, they also complete waterproofing to any wet areas, like bathrooms.



Painter

A painter inspects the surfaces to be painted, completes minor preparation work and applies the selected painting materials.



Removalist

A removalist removes and then brings back any furniture and belongings that need to be stored as part of a claim.

Who will be coming to my home?

While every claim is different, below are examples of the types of tradespeople that could visit in different scenarios.

Your Builder will let you know which tradespeople are needed for the repairs to your home.

Case study

During a storm, rainwater came through the roof of Ineké's house. This damaged her bedroom ceiling, with water coming down through the downlights.

The tradespeople repairing Ineké's home could include:



Tradespeople to make it safe



Restorer



Electrician



Rofer



Plasterer



Painter

Case study

Josie's dishwasher leaked, damaging the floors and cupboards in her kitchen.

The tradespeople repairing Josie's home could include:



Restorer



Carpenter



Plumber



Tiler



Painter

Will I need to sign anything?

When it is time to get your repairs started you will need to sign a Scope of Work.

A Scope of Work is a detailed summary of the work needed to repair your home.

Your Assessor, Builder, or our Claims Managers will explain your Scope of Work and provide you with a copy for you to review and sign. When you sign your Scope of Work, you are approving the repairs listed as part of your claim.

We will start your repairs after you have signed your Scope of Work.

For more information about the **Scope of Work**, 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, and we will work with you to arrange support.

My Builder and Tradespeople



Use this page to record the names and details of your Builder and Tradespeople. If you are unsure about any of the details, contact our Claims Managers, they will be happy to help.

Example

Name: Evie's Plumbing **Attended**
Phone: 03 9524 2357
Date coming to my home: Thursday September 26th, 2pm

Name: _____ **Attended**
Phone: _____
Date coming to my home: _____

Name: _____ **Attended**
Phone: _____
Date coming to my home: _____

Name: _____ **Attended**
Phone: _____
Date coming to my home: _____

Name: _____ **Attended**
Phone: _____
Date coming to my home: _____

Name: _____ **Attended**
Phone: _____
Date coming to my home: _____

Name: _____ **Attended**
Phone: _____
Date coming to my home: _____

Insurance issued by AAI
Limited ABN 48 005 297 807 trading as GIO.

Read the Product Disclosure Statement before
buying this insurance. Go to gio.com.au for a copy.
The Target Market Determination is also available.

This advice has been prepared without taking into account your particular objectives, financial situations or needs, so you should consider whether it is appropriate for you before acting on it. The information is intended to be of general nature only.
We do not accept any legal responsibility for any loss incurred as a result of reliance upon it — please make your own enquiries.