



Your property restoration guide

Common technical terms you may encounter along the way

Assessor or **Adjuster** is a representative from TIO who monitors the construction work in progress and assesses the claim.

Works is a construction term used to refer to all work requiring completion for a specific building job.

Estimator is a person who calculates what needs to be done and provides a quotation quantifying and pricing the job.

Supervisor is the person who co-ordinates and supervises all the work to be completed.

Broker is a person who advises on which insurance cover caters for your needs.

How the process to rebuild your property works

1 WE RESPOND

When an insured event causes damage to your property our emergency **Makesafe** service provides fully qualified trades to ensure your property is safe and secure.

After the **Makesafe** has been completed, the **Assessor** will inspect and evaluate the damage, they will quantify the damage and arrange for an Estimator (repairer) to attend.

This will be made to suit your schedule.

We will provide you with specific details such as the relevant contact numbers.

2 WE INSPECT

This is a critical step toward having your repairs carried out. The Repairers play an integral part in the claim process and the approval of works. When the Repairer visits your property they will:

Confirm the repairs that need to be carried out.

Inspect the damage by taking measurements and photographs of the damage caused by the incident, in order to obtain a comprehensive description of the work to be completed.

Submit a comprehensive specification and price to complete the work.

3 WE DELIVER

When your claim is approved, the Repairer will contact you to confirm and co-ordinate the relevant documentation to be completed via email, or by letter.

This includes:

Authority to Proceed which authorises the Repairer to proceed with the repairs on your behalf.

Scope of Work This outlines the work to be completed at your property.

Domestic Building Contract is a formal written contract for work to be completed. This contract has been prepared to meet the requirements of the Domestic Building Contract Act and includes the relevant information relating to your job.



Fallen trees or branches at your property

TIO Home Insurance Essentials and Premium Policies

Buildings cover

Buildings insurance is designed to cover the physical structures and permanent fixtures that make up the home buildings. From the house itself, to your garage, sheds, in-ground swimming pools, paved paths, driveways, and built-in appliances, hot water systems, air conditioners.

Contents cover

Contents insurance covers the items or belongings owned by you and kept at the insured address. From furniture, portable household electrical appliances and carpet to BBQs and even clothes, shoes and handbags.

Fallen trees or branches

What's covered?

- If a tree or branch falls onto the insured home or contents, the resulting damage may be covered under the "Impact" insured event section of the policy.
- If a council tree or branch has caused the damage, it will be moved outside the property boundary to council land for their disposal.

What's not covered?

- The cost of removing or lopping fallen trees or branches that have not damaged the insured home or contents.

- The removal of tree stumps or roots still in the ground, unless the tree stumps or roots are required to be removed to allow for repair or rebuilding.
- The removal of fallen leaves or twigs.
- Loss or damage caused by trees being lopped, felled or transplanted by the insured or authorised by the insured.
- If a tree or branch within the property boundary has not caused any damage but poses a risk of damage, the cost of removing the tree and/or its branches is not covered.

Dos and don'ts

- **Do** take practical steps to help prepare for storms or cyclones by removing dead or rotting trees, and trim branches that overhang the property (do it safely and remember that a permit from your council may be required).
- **Do** take sensible precautions during and immediately after a storm or cyclone and stay away from fallen power lines, poles, wires and trees.

Disclaimer

Any advice here does not take into account your objectives, financial situation or needs. Terms, conditions, limits and exclusions apply. Before making a decision please consider the relevant Product Disclosure Statement (PDS)/Policy Wording, Supplementary PDS (where applicable) & PDS update (privacy notice) which are available on this website.