



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.



TIO Landlord Insurance

Loss of rent

- We will cover you for up to 12 months loss of rent if your buildings at the risk address become unfit to live in as a result of an incident covered by this insurance
- The amount we will pay is the amount of your actual loss, which will not be more than the weekly rental value of your property
- The amount we pay is limited to 10% of the sum (s) insured on your building.

Optional: Rent default and theft by Tenant

- You can increase your cover under this policy by adding additional cover. You will need to apply for this cover and pay additional premium

- There will need to be a written rental agreement in place with the tenant which states the term of the rental period, the amount payable to you and the amount of bond money the tenant is required to pay
- Rent default will cover you for rent default during the period of insurance up to \$8,000 or 12 weeks rent, whichever is lesser. All necessary actions in accordance with the relevant Residential Tenancies Act, REINT, will need to have been taken
- The maximum amount payable for a theft by tenant claim is the nominated building and/or contents sum insured.