



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.



Water or Other liquid damage

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.

Water or other liquid damage

What's covered?

- Loss or damage that is caused by or results from liquid or water escaping from any fixed apparatus, tanks or fixed pipes or any street gutter, storm channel or storm drain and includes the unusual accumulation of surface waters.
- Where we agree to pay a claim, we will also pay the cost to find the defect in the fixed apparatus, tank or fixed pipe on your property (but not the cost of finding the defect in any street gutter, storm channel or storm drain) and we will pay reasonable costs to rectify any damage that is necessarily caused to your buildings in finding the defect.

What's not covered?

- Loss or damage caused by water escaping from a shower recess, bath, sink or basin, waterbed, or aquarium.
- Loss or damage that is intentionally caused or intentionally incurred by the insured or a person acting with their express or implied consent.

Dos (if safe to do so) and don'ts

- **Do** disconnect the power at the meter box as wet carpets will conduct electricity. If the water damage is extensive, have an electrician check the property to ensure it's safe.
- **Do** cover or remove soft furnishings that have not been affected by the water.
- **Do** stay out of rooms where the ceiling is sagging because of retained water.
- **Do** remove books, magazines, timber furniture and any other coloured items from wet floors – in particular carpeted areas as the dye or pigment can cause permanent staining.
- **Don't** leave wet fabrics where they are – dry them as soon as possible. Leather goods should be dried at room temperature.
- **Don't** use your domestic vacuum cleaner to remove water.
- **Don't** operate electrical appliances such as the television set, radio, CD player or DVD player while you are standing on wet carpets or floors - particularly concrete floors.
- **Don't** turn on ceiling lights or fans if the ceiling is wet.

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.