

# We're here to help

If you're a QBE customer affected by recent extreme weather events, here's what to do next:



**Prioritise safety when returning home and during clean-up.** Wear suitable safety clothing including boots, gloves and eye protection. Navigate debris with caution.



**Don't turn on electrical appliances or lights** until an electrician can check it's safe.



**Before starting your clean-up,** capture photos and/or videos of the damage.



**Remove water-damaged goods,** such as saturated carpets and furnishings, from your property as these may pose a health risk.



Don't drive a vehicle you believe may be unsafe, particularly if it has been waterlogged.



**Lodge your claim as soon as you're able** noting the date and time the damage occurred, if known. Don't worry if you don't know your policy number - we'll find it.

#### Who to contact?

If you bought your policy directly from QBE, call us on 133 723 and press 2 for Claims. If you bought your policy from a broker, intermediary or your financial institution, contact them to make your claim, or alternatively contact us on 1800 023 387.

### **More support**

QBE customers can access up to three sessions of free confidential counselling with an experienced psychologist via our partner Assure Programs. To arrange a session call Assure on 1800 808 374 and let them know you're a QBE customer.

Votes:			



# Your guide to QBE home building insurance claims

If your home is impacted by an unexpected event, you may want to make a claim on your home insurance. But what happens after you lodge a claim? While every situation is different, here's a breakdown of what to expect.

1

# Emergency repairs are done

If your property is unsafe to live in, we'll arrange temporary emergency repairs to make your home liveable. 3

# Coverage is determined

Our claims team will review the cause of damage assessment against your policy to determine if your claim is covered. We generally make a coverage decision within 10 working days of receiving the necessary information. However, in times of extreme weather events we may need a bit more time.

5

# Scope of works is agreed

If damage is being repaired, a scope of works with what needs to be fixed will be agreed with you and our QBE preferred suppliers. The repair or rebuild works to be performed will be set out for you to consider and confirm approval.

7

# Tradespeople start work

We'll arrange the contracts and let you know the construction schedule.

# Extra help if you're experiencing vulnerability

If you're a QBE customer in need of extra care following a natural disaster or weather event, we have a range of support measures and resources available to assist. Visit QBE.com/au to find out more about how we can help customers experiencing vulnerability or call us directly on 133 723.

9

# You move back in

Once the building works are complete, the QBE appointed tradespeople will sign off the works with you and you can move back into your home.



2

# Assessment starts

If a repair or rebuild is needed, we appoint an insurance assessor to inspect the damage. A specialist assessor may be required depending on the nature of the damage.

4

# Claim outcome

We will let you know whether your claim is covered. Where your claim is covered, you pay the excess outlined in your po<u>licy.</u> 6

## Start date is set

Once the scope of work is confirmed, the QBE appointed tradespeople will work with you to set a start date. Alternatively, you may be offered a cash settlement to manage the repair or rebuild works yourself. 8

# **Progress** is advised

Your QBE case manager and the QBE appointed tradespeople will keep you updated throughout the build. You can also ask for updates at any step along the way. 10

## Claim is resolved

We'll finalise your claim and let you know we've closed it off, once every detail has been resolved. If your claim was finalised within one month of a natural catastrophe or disaster, you have a 12-month period to check whether your claim included everything that was lost or damaged.

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