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

The QBE preferred builder and our claims team will review your policy against the cause of damage to your home.

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 supplier.

7

Tradespeople start work

Our panel of licenced builders and tradespeople will commence work. We'll arrange the contracts and let you know the construction schedule. 9

You move back in

Once the building work is complete, our QBE preferred suppliers will sign off the works with you, and you can move back into your home.



5

Assessment starts

If a repair or rebuild is needed, our appointed builder partner or a loss adjuster will assess the damage. 4

Claim is approved

Once repairs and/ or replacements are authorised, you pay the excess outlined in your policy. 6

Start date is set

Once we agree on the scope of works, the builders will work with you to set a start date. 8

Progress is advised

Your case manager and building partner will keep you updated right throughout the build. 10

Claim is resolved

We'll finalise your claim and let you know we've closed it off, once every detail has been resolved.

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