

# Scope of works for a home building insurance claim



We subscribe to the *General Insurance Code of Practice*.

The *General Insurance Code of Practice* ensures we maintain high standards of customer service. One of those standards relates to this 'Scope of Works' information sheet.

## What is a scope of works?

The scope of works is a document that plays an important role in us deciding what damage to your property is covered by your insurance policy.

The scope of works is a list of home building repair works prepared by a loss adjustor or builder. It helps identify and outline what repair or rebuilding work is required to resolve your claim efficiently. It may also be used to obtain repair quotes.

## Why a scope of works is needed?

When your home building insurance claim is for a significant value, involves major damage, or is otherwise complex to repair, a scope of works is necessary to coordinate the multiple trades or contractors required for the repair or rebuild work.

## How we prepare a scope of works

The scope of works is usually prepared by our loss adjustor (and/or builder or engineer who performs this role), who is engaged to assess the damage and repairs required for your property. The scope of works may be developed by virtually assessing or visiting your property to inspect the damage and asking you for information.

## What to expect with the process

The process for developing a scope of works may vary depending on your insurer and your unique individual circumstances. At RACQ, we aim to work with you to prepare this as quickly as possible so that we can progress your claim faster.

Developing a scope of works can involve several discussions, and even the development of several versions before it is complete. This is to make sure it accurately reflects the extent of work required to complete the repairs or rebuilding of your property as a result of the claim.

As the property owner, you can also point out any subtle damage caused by the event that our loss adjustor (and/or builder or engineer who performs this role) may not otherwise notice when they assess your property.

If new information regarding the damage becomes available once the repairs have commenced, the initial scope of works may need to be reassessed.

There may be circumstances when specific repairs are not included in a scope of works. This may be because there was pre-existing structural issues, damage or maintenance issues with the property that are not covered by your insurance policy.

It is important you take the time to properly understand the scope of works and the process involved.

## How to find out more

If you need any further information or have any questions regarding the scope of works, please contact us on **137202**.

Alternatively, you can seek independent advice from a qualified builder, tradesperson, or other expert (e.g. a building consultant).

## If you have a complaint about the scope of works

When our services don't meet your expectations, it's important we know about it as soon as possible, so we can work with you to resolve the issue. We have a complaints process. You can contact us if you have a complaint about the scope of work at any time. More information about making a complaint is on our website at [www.racq.com.au](http://www.racq.com.au), including how to access the Australian Financial Complaints Authority if you are unhappy with our response.