

# THE YOUI BUILDING CLAIMS PROCESS



## STEP 1. LODGING YOUR CLAIM

- You've done this part.

## STEP 2. MAKING THINGS SAFE

- Nothing's more important than your safety. If required, we'll arrange for one of our qualified service providers to attend your home to make sure it's safe and prevent further damage.
- Please let us know immediately about any electrical, asbestos, mould or other safety hazards.

## STEP 3. ASSESSING YOUR PROPERTY

- We will arrange an assessment of the damage and it is important you don't throw any items out (unless they pose a safety risk) to allow a complete assessment.
- To determine the cause and / or the extent of the damage we may need to arrange for some specialist reports to assist us.
- If your claim is accepted we will arrange all necessary quotes to reinstate your home.

- Depending on the circumstances of your claim, we may request for more than one builder / service provider to inspect the damage and provide a quote.
- We'll let you know the outcome of your claim as soon as we can. If we require additional information, we'll discuss this with you. If accepted, we can then discuss repairs or settlement of your claim.

## STEP 4. SETTLING YOUR CLAIM

- Every claim is unique. Once accepted, and based on assessments, reports and claim information, we will then settle your claim.
- This can range from repairs and restoration, to replacement and cash settlement, or any combination of these.

## STEP 5. EXCESS

- Your excess is payable on all accepted claims (your claims advisor will let you know how much this is).
- If we are choosing to cash settle we may deduct your excess from the settlement amount.



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- If we are arranging replacement items, your excess may be payable upon collection of the replacement items.
- If we are repairing your property, you'll need to pay your excess before the repairs can commence.
- In most cases, you will pay this excess direct to the builder / service provider.
- Alternatively, you can contact a claims advisor on **13YOUi (139684)** to arrange payment.
- If you have concerns about your ability to pay your excess due to financial difficulty please speak to your claims advisor regarding payments options that may be available to you.

## STEP 6. REPAIRS AND THE SCOPE OF WORKS

- Once your claim is authorised, the approved builder / service provider will contact you and provide a scope of works.

- A scope of works provides you with an overview of the approved repairs and outlines the method the builder / service provider will use to complete the repairs to your property.
- It will include information such as the type and quantity of materials to be used and the trades that will be needed to complete the repairs.
- The scope of works forms part of the contract of repairs between you, the builder / service provider and us, your insurer.
- **In most cases, repairs cannot start until the scope of works and contract is signed, and excess has been paid.**
- During the repair process, we may discover further damage not previously seen or originally included in the scope of works. If the additional items are related to your claim, we'll add them to the scope of works (these are known as "variations").
- A scope of works may be complex, so we encourage you to consult with the builder / service provider and / or assessor if you have concerns or questions.



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## OTHER USEFUL INFO

### Keeping in touch

- Your claims advisor and builder / service provider will keep you up to date with the progress of your claim and repairs.
- Your builder / service provider will communicate with you and Youi regarding any variations and / or delays.

### Claim finalisation

- As parts of your claim are completed, you may be required to sign completion certificates and other documentation to confirm your satisfaction.
- If there was any damage noted not related to the claim that needs attention, you may receive a maintenance letter, advising of the remedy required to protect your home. In some cases you may need to rectify this maintenance before works can proceed. It is important you address any maintenance items raised as soon as possible to avoid delays in progressing your claim.

### Quality guarantee

- Any repairs we authorise have a quality guarantee for the time you own the property.
- Youi has a national network of professional, reputable suppliers, builders and specialists to ensure your home and contents are repaired, restored or replaced to the highest standards and quality. We also monitor customer feedback for these network members to ensure they remain of a high quality.

### Concerns and complaints

- Your claims advisor, service provider or assessor will work with you to understand any concerns you have.
- If you're still not happy, please let us know – we're here to listen.
- You can lodge a complaint and have it reviewed by a manager.
- For complete information on the Youi Complaints Handling Process, visit [youi.com.au/handling-your-complaint](https://youi.com.au/handling-your-complaint)

### Financial hardship

- If you're experiencing financial hardship, please contact the Youi Claims Department on **13YOUI (13 9684)** to discuss your options.



## GET IN TOUCH

**If you have questions or would like to know more about our claims process, give us a call on 13YOUI (13 9684). Our claims advisors are ready to listen and help however they can.**

