Insurance Claim

Customer Welcome Pack

1300-TALLAN

quality value efficiency

Contents

Restoring Your Home or Business.

Rebuilding your peace of mind.

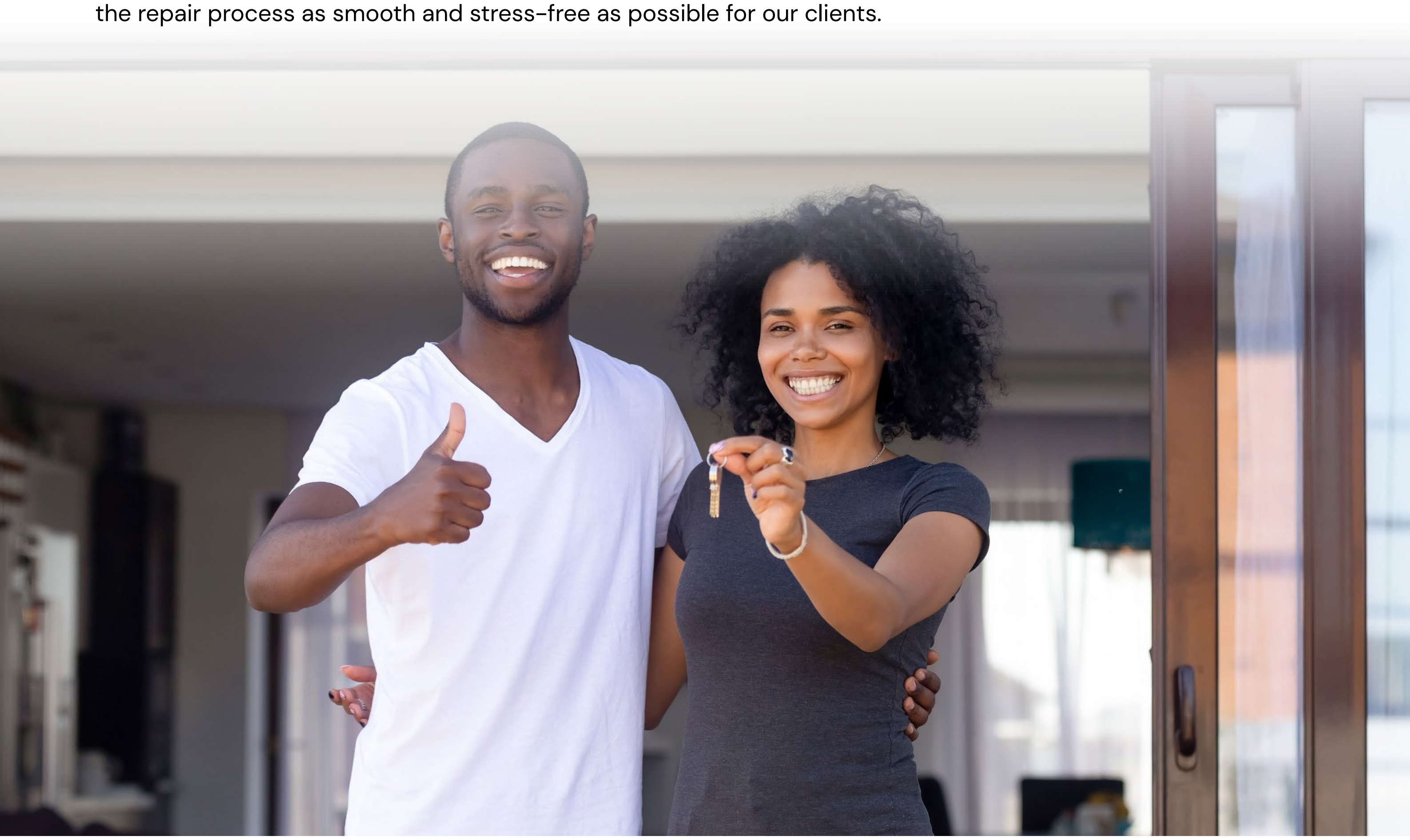
We understand that experiencing an insurance claim, whether for your home or business, can be an unexpected and challenging event. Unlike the excitement and preparation that accompanies a new build or planned renovation, an insurance claim often arrives without warning.

This welcome pack is designed to provide you with the guidance and support you need throughout your repair journey, whether it's for your home or your business.

The Tallan Experience

Tallan Group has been a trusted name in the insurance industry since 2015. Our commitment to excellence and customer satisfaction has established us as a leader in the field. We specialise in residential, strata, and commercial repairs. From residential and multi-level dwelling repairs and restoration to large-scale commercial projects, our team of experts is dedicated to providing unparalleled customer service and swift response times.

We ensure that each claim is handled with the utmost care and professionalism, with our friendly team making the repair process as smooth and stress-free as possible for our clients.



Anticipating Your Repair Journey

At Tallan, we’re committed to guiding you through every step of your repair journey. Here’s how we’ll support you along the way.

1 WE CARE
We understand this may be your first time making an insurance claim, and we’re here to support you every step of the way.

2 REPAIR SAFETY
We will make certain that everyone on-site during the repair remains safe at all times.

3 COMMUNICATION
We will communicate with you and keep you updated at every stage of the process.

4 QUALITY & EFFICIENCY
We take pride in delivering the same high-quality and efficient repair we’d expect in our own home or business. If we fall short, please let us know.

5 REPAIR SATISFACTION
Our aim is to ensure you’re fully satisfied with the repairs to your home or business. If at any point you feel they aren’t meeting your expectations, please let us know.

Your Claim Process

Step 1

Submit Your Claim

Your claim is submitted to your insurer. The insurer assigns it to Tallan Group as a trusted builder.

Step 2

Ensuring Your Property's Safety

- Our Claims Team contacts you to confirm receipt of your claim
- We triage your claim with you to address safety and any emergency repairs needed.
- An Estimator is scheduled to visit and assess your property.
- We perform a thorough assessment and prepare a detailed scope of works (SOW).
- The assessment documents are reviewed and submitted to your insurer.

Step 3

Claim Evaluation

- Your insurer evaluates our assessment and scope of works against your PDS.
- If the claim is covered, authorisation is granted to commence repairs.
- If not covered, your insurer will contact you with an explanation.

Step 4

Contract Agreement

- For authorised claims, our Claims Team will discuss the next steps with you.
- You will receive a copy of the contract and scope of works for your review and signature.
- Any questions you have can be addressed at this stage.
- Upon receipt of your signed documents, we schedule your repair.

Step 5

Repair Execution

- Your Repair Coordinator/Supervisor will contact you to walk you through the repair process step by step.
- A repair schedule will be created and communicated with you.
- Regular updates will be given by your Repair Coordinator/Supervisor and Claims Team.
- Once repairs are completed, they will be signed off, and your insurer will be notified.

Step 1

Submit your claim

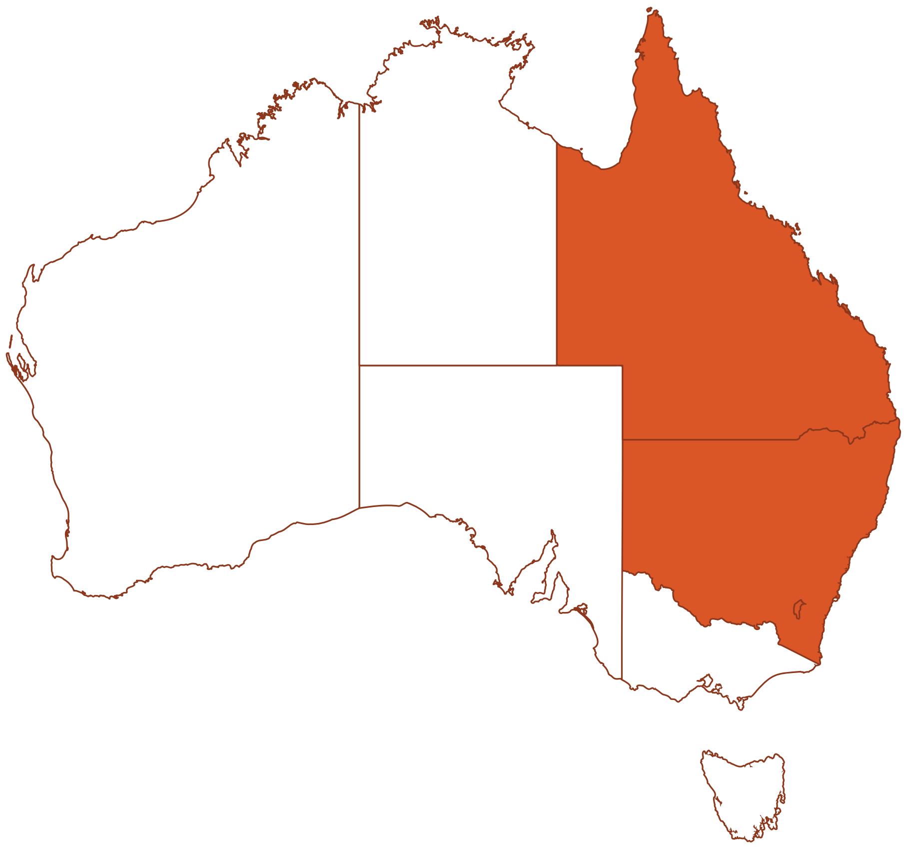
Every insurance repair is unique, but they all start the same way: an event affects your home or business, leading you to contact your insurance company to lodge a claim.

Next Steps

Your insurer has placed your repair in the hands of one of their carefully chosen and dependable repair specialists. For your claim, they have selected Tallan Group to restore your property and help you return to normal as swiftly as possible.

The Tallan Experience

We are your building repair specialist in Queensland and New South Wales. We specialise in residential and commercial building repairs after fire, flood and storm damage, inclusive of assessment, estimates and reporting. Located at Brisbane's northside, it's our mission to recover property quickly, efficiently and cost-effectively, and return people to their homes and businesses.



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Step 1

Submit your claim

Your Trusted Repair Specialist.

Since 2015, Tallan Group has specialised in residential and commercial insurance repairs, earning the trust of some of Australia's largest insurers. With our vast experience and expertise, we confidently manage repair projects of any scale.

Your Satisfaction is our Priority.

Our goal is to provide you with the best possible experience by focusing on your needs, maintaining clear communication, and delivering high-quality repairs.

We aim to make the process smooth and stress-free, always keeping your satisfaction as our top priority.

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Step 2

Ensuring your property's safety

Your safety is our priority.

When you first speak with our team, we'll go through a series of questions to confirm the details of your claim. We understand you may have already shared this information, but it's essential for us to reassess to ensure the safety of your property and everyone in it.

As your appointed builder, we take on the responsibility of ensuring that the environment is safe and that the right tradespeople are deployed for your repair needs. Before we can scope your repair, we need to verify that your property is secure. This detailed assessment helps us identify any immediate hazards and tailor our response to fit the specific needs of your claim.

If our assessment uncovers any hazards or risks at the property, a member of our qualified Claims Team may decide that a Make Safe procedure is necessary. We'll ask additional triage questions to determine exactly which trades are required and the urgency of their response.

For instance, if a storm has caused a tree to fall on your house, a Make Safe procedure would include removing the tree and temporarily covering any openings in the roof to prevent further damage. The primary goal of a Make Safe is not to complete the full repair but to stabilise the situation, protect the property, and ensure the safety of its occupants until more extensive repairs can be undertaken.

What is a 'Make Safe'?

A Make Safe is an initial emergency procedure carried out to ensure a property is safe following an incident that has caused damage. This process typically occurs at the start of an insurance claim and involves immediate actions to prevent further damage and eliminate hazards.

Step 2

Ensuring your property's safety

When will my assigned Make Safe trades arrive?

The response time for Make Safe trades is determined individually and will be discussed with you by your Claims Team member. In urgent situations, such as a broken window or door compromising security or structural damage posing an immediate risk of collapse, we will make every effort to attend as soon as possible. However, if a storm event has created unsafe conditions for our tradespeople—such as active lightning, hail, wet slippery surfaces, fallen power lines, or debris blocking access—we will schedule their visit as soon as it is safe to do so.

Does the Make Safe constitute as my repair?

No, before we can begin your repairs, a detailed Scope of Works must be created. This document carefully outlines the claim-related damage to your property and ensures that all necessary repairs align with the coverage provided by your insurance policy. Any Make Safe measures taken are intended to ensure the immediate safety of you and your property and are considered one of the initial steps in processing your lodged claim.

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Step 2

Ensuring your property's safety

What should I do if I feel unsafe?

If you are worried about the safety of your home or business and adverse weather conditions are delaying the arrival of our Make Safe trades, you can contact the State Emergency Service (SES) to see if they are available to assist in your area.

In the event of a break-in or burglary, and if you feel unsafe, first contact local authorities to report the incident. After that, follow these steps:

1. Secure Your Property: Take immediate actions to secure your property and ensure your safety.
2. Notify Your Insurance Company: Report the claim to your insurance company as soon as possible, providing them with the police report number and any relevant details.
3. Document the Damage: Take photos of any damage and create a list of stolen items.
4. Make Safe Repairs: If urgent repairs are needed to secure your property, our team will help arrange them.

Do you require a Make Safe?

If your property is unsafe and you require a Make Safe, please contact us immediately.

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Medical Emergency

In case of an emergency where someone at the property requires immediate medical assistance

PLEASE CALL '000'

to get emergency help first.

Step 3

Claim Evaluation

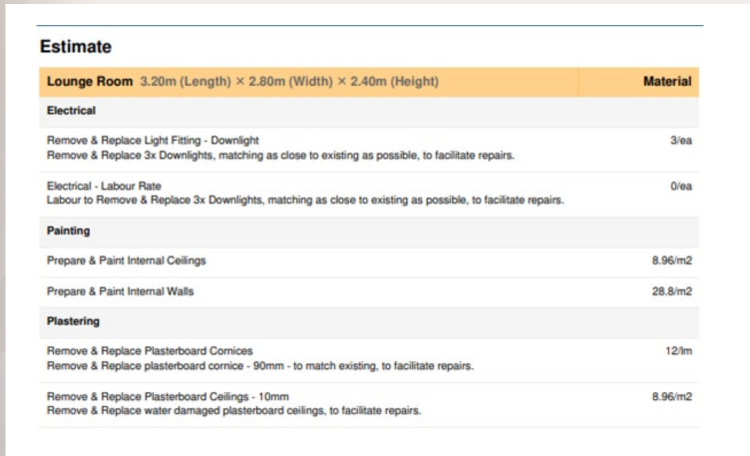
Estimator Visit

A member of our Claims Team will reach out to schedule an appointment with one of our Estimators. The Estimator will visit your home or business to thoroughly assess the claimed damages, take detailed photographs, ask relevant questions, and develop a comprehensive Scope of Works to outline the required repairs

What is a 'Scope of Works?'

A scope of works is similar to a quotation estimate you'd receive from a builder, outlining the work to be carried out on your property. In the context of an insurance claim, it is a detailed list of repair items that need to be addressed to restore your property to its pre-damage condition.

Your Scope of Works is crucial for ensuring that everyone involved in the repair process— from subcontractors to insurers—has a clear and detailed understanding of the necessary steps to repair your home or business.



Estimate

Lounge Room 3.20m (Length) × 2.80m (Width) × 2.40m (Height)	**Material**
Electrical	
Remove & Replace Light Fitting - Downlight Remove & Replace 3x Downlights, matching as close to existing as possible, to facilitate repairs.	3/ea
Electrical - Labour Rate Labour to Remove & Replace 3x Downlights, matching as close to existing as possible, to facilitate repairs.	0/ea
Painting	
Prepare & Paint Internal Ceilings	8.96/m2
Prepare & Paint Internal Walls	28.8/m2
Plastering	
Remove & Replace Plasterboard Cornices Remove & Replace plasterboard cornice - 90mm - to match existing, to facilitate repairs.	12/lm
Remove & Replace Plasterboard Ceilings - 10mm Remove & Replace water damaged plasterboard ceilings, to facilitate repairs.	8.96/m2

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Step 3
Claim Evaluation

Pre-existing Damage / Property Maintenance

Why have certain items not been included in the Scope of Works?

Insurance repairs are not considered the same as renovations. While renovations are typically driven by personal choices and preferences, insurance repairs must follow the specific terms and coverage outlined in your insurance policy. If this is your first insurance claim, this distinction can be confusing. You might expect certain damages to be included in the Scope of Works, but they may not be. This is often because some items aren't covered by your insurance policy and could be classified as exclusions or pre-existing conditions.

Pre-existing damage

This refers to damage that has occurred gradually over an extended period and is not directly linked to the event for which you are lodging your insurance claim. For instance, if a strong windstorm causes a section of your timber fence to collapse, your insurer may cover the repair or replacement of the part damaged by the storm. However, any portions of the fence that were already weakened or decayed due to rot or termite damage would not be covered. The pre-existing rot or termite damage is considered unrelated to the storm and, therefore, is not included in the insurance claim.

Required maintenance

This includes tasks or items that fall outside the scope of an insurance claim but must be addressed before insurance-related repairs can be completed. For instance, if a storm causes a roof leak that leads to internal ceiling damage, your insurance would typically cover the repair of the damaged ceiling. However, if the sealant around your skylight has deteriorated and caused the initial roof leak, you would be responsible for repairing the sealant as part of required maintenance before the internal repairs can proceed. This sealant repair is not covered by your insurance policy.

Recommended maintenance

These are recommended maintenance actions suggested to help maintain your property's condition and prevent potential issues in the future. While not strictly required, following recommended maintenance can reduce the risk of damage and help keep your property in good shape, which could positively influence future insurance claims. Examples include regularly cleaning gutters or sealing windows to prevent water ingress.

Step 3

Claim Evaluation

Claim Submission Process

After our Estimator has visited your home or business and completed the Scope of Works, it is sent to our office for review. Once reviewed and finalised, it is submitted to your insurance company along with our Builder's Site Report and any relevant supplementary documentation, as we await their policy decision on your claim.

What happens if you find extra damage, or something is missing in the Scope of Works?

If you discover additional damage or notice that something may have been overlooked after the Estimator has completed the Scope of Works, there's no need to worry. We understand that, on occasion, not everything can be identified during the initial assessment, and it's important to address any issues you might find. Simply bring it to our attention, and we will work with you to reassess the situation. Our goal is to ensure that all necessary repairs are included, so your property is fully restored to its pre-damage condition. Your satisfaction is our priority, and we are here to make sure everything is covered.

Steps to take if you believe something needs to be added:

1.	MAKE A LIST	Make a list, detailing the location and item/s, e.g., Master Bedroom – swollen sliding ensuite door.
2.	TAKE PHOTOS	Photograph the item/s or area needing attention.
3.	SEND US AN EMAIL	Notify us via email about the additional items, with attached photos.
4.	CLAIM NUMBER	Please include your Tallan claim reference number and address in the email subject line.
5.	REPAIR COORDINATOR/ SUPERVISOR DISCUSSION	We will notify your allocated Repair Coordinator or Supervisor, who will then contact you to discuss adding the items before the repairs begin.
6.	SITE VISIT	If you prefer a site visit to review the damage, please let us know.

Step 4

Contract Agreement

Insurer Authorisation & Repair Contract

Your insurance company will review the Scope of Works and grant authority based on your policy coverage. Once we receive their authorisation to proceed, our Claims Team will prepare and email you a Repair Contract, which includes a copy of the authorised Scope of Works.

Please review and sign your Repair Contract to stay informed about the planned repairs at your property. Once you have signed the contract, it can be submitted back to our office. After we receive your signed contract, we will assign your repairs to one of our Repair Team members, who will begin the work according to the authorised Scope of Works. Please note: We cannot proceed with repairs until our office receives the signed contract.

Do I need to pay a Deductible (Excess)?

You may be required to pay a deductible (excess) as part of the claim process, depending on your specific policy and the nature of your claim. This payment may be collected either by Tallan Group or directly by your insurer, based on your insurer's policy. Please refer to your policy documents or check with your insurer for details on how and when the deductible (excess) payment should be made.

If Tallan Group is responsible for collecting the deductible (excess) payment, our Claims Team will provide you with instructions on how to make this secure payment.

Step 5

Repair Execution

When will my repairs commence?

To initiate your repair, we need you to review and approve the Scope of Works determined by our Estimator and your insurer. Once we receive your signed contract and any applicable deductible (excess) payment has been paid, we will assign your repair to one of Tallan's Repair Coordinators or Supervisors.

Your assigned Repair Coordinator or Supervisor will then reach out to introduce themselves, confirm key details, and commence scheduling your repairs. Please let them know any preferred times or dates for the work to begin. Our aim is to start, carry out, and complete the repairs as swiftly and efficiently as possible.

If there are any issues that could delay the start of your repair, such as pre-existing damage or required maintenance, your insurer should have already discussed these with you.

Will my home or business be exactly like it was before?

While we will make every effort to match the materials and finishes previously used in your property, some products may no longer be manufactured or readily available. If a product or material cannot be matched, we will inform you and work with you to select the closest available alternative. Our goal is to ensure that the final result meets your expectations while accommodating any possible limitations of current materials that may arise.

Specific Requests

If you have particular products you'd like to be used in your repairs — such as specific paint colours, tile or carpet selections, or details about the manufacturer, supplier, or installer of custom items in your property — please address these with your Repair Coordinator or Supervisor before your repairs start.

Step 5

Repair Execution

Scheduling and Coordination of Repairs

After your Repair Coordinator or Supervisor has reviewed your repair plan and/or any special requests or requirements you may have, they will schedule the work to begin. Depending on the nature of the repairs specified in your authorised Scope of Works, this could involve coordinating multiple trades.

There is a systematic order in which certain repairs must be carried out. For example, an electrician may need to isolate power or remove lights in a particular room or the entire property before a plasterer can begin removing your damaged ceiling.

Once the repair schedule is finalised, you will receive a copy listing the dates and times of the activities at your property, including details of the attending trades.

Our tradespeople will often be given your contact details on their work orders, in case they need to contact you directly to arrange a date for their work. If you miss a call, our trades are instructed to attempt contact several times, including follow-ups via SMS and email, before notifying our office. If they are unsuccessful in reaching you, this could result in schedule delays. If you are in temporary accommodation during the repair, you will still be provided with a Repair Schedule, but the trades will not call you to advise when they are attending the site.

Will my property be kept secure during repairs?

Maintaining the security of your property during the repair process is of utmost importance, especially when multiple tradespeople will be accessing your home or business throughout the day. To help manage this, we can, with your consent, install a site lock box. This lock box securely holds the key to your property, and the access code is set in agreement with you. Only the tradespeople scheduled to work on your property will be provided with the code, ensuring controlled access. For added peace of mind, the code can be changed at any point during the repairs, allowing you to further restrict access and maintain the security of your property.

You have access to the lock box at any time. If you forget the code, simply contact your Repair Coordinator, Supervisor, or our office, as the code is securely stored in our system and can be provided to you.

Step 5

Repair Execution

Temporary Accommodation during repairs?

We understand that many people prefer to stay in their homes during repairs, but in some cases, depending on the severity and scope of the work, it may be unavoidable to vacate the property. If you need to leave your home during the repair process, your insurer will arrange temporary accommodation for you, provided your policy includes this coverage. As builders, we will inform your insurer of the necessary duration for temporary accommodation, and they will take care of the arrangements.

If you are staying in temporary accommodation during the repair, please contact your Repair Coordinator or Supervisor before visiting the site. Typically, the need for temporary accommodation arises due to high-risk work being performed, and your presence on-site could create safety concerns.

Can I remain on-site during my repairs?

As a general rule, you can remain at the property during repairs. However, for your safety and to allow the tradespeople to work efficiently, we ask that you avoid entering the active construction zones while work is underway. These areas can pose various hazards, such as loose materials, tools, and unfinished work, which could be dangerous.

If you decide to stay at the property, please stay vigilant and mindful of the potential risks. It's important to keep a safe distance from the work areas to ensure that both you and the workers can carry out their tasks without any interruptions or safety concerns. Your cooperation in staying clear of these zones is crucial for maintaining a secure environment throughout the repair process.

Step 5

Repair Execution

Who will be carrying out my repair?

At Tallan Group, our staff and tradespeople are often part of the same community as you, living and working in your city. We have built long-term relationships with local tradespeople who will be engaged to complete the repairs on your property. All trades involved have been thoroughly screened by Tallan Group to ensure they meet our compliance standards, have passed background checks, and are properly licensed and insured to carry out the required work.

Because our tradespeople are part of your local community, you might be familiar with and prefer certain tradespeople to be involved in your repairs. While we will make every effort to accommodate your request for a specific trade, we may not be able to engage a trade referred by you depending on their qualifications, licenses, and willingness to be onboarded into our system. Please discuss any trade preferences with your Repair Coordinator or Supervisor before the repairs begin.

How will I be kept informed and up to date?

You will be kept informed and up to date through regular communication from your Repair Coordinator or Supervisor. They will use preferred communication methods, such as phone calls, emails, or text messages, to provide progress updates, notify you of any schedule changes, and share important information related to your repairs. Additionally, they will be available to promptly address any questions or concerns you may have, ensuring you are always informed throughout the repair process.

WEEKLY	
Weekly Updates	Each week, your Repair Coordinator or Supervisor will review and assess the progress of your repairs to ensure that everything is on schedule. After this assessment, they will contact you with an update on the work that has been finished, what is currently in progress, and what remains to be completed. This regular communication keeps you informed and allows any concerns to be promptly addressed.

WHEN NECESSARY	
Onsite Property Visits	Your Repair Coordinator or Supervisor will notify you when a planned site visit is required to inspect the repair work. Additionally, our engaged trades will provide our office with interim repair updates and completion photos, as and when necessary.
Texts rather than calls	We recognise and appreciate that not everyone is available to take our calls during the day. To accommodate this, our Repair Coordinators or Supervisors will often communicate via SMS to provide periodic updates, either directly or through our Claim Management System (CMS).

Step 5

Repair Execution

Raising a Concern or Complaint

If at any point during your repair you feel dissatisfied with any aspect—whether it's the communication, the quality of the work, the conduct of the tradespeople, or any other concern—please let us know right away. Bringing your concerns to our attention as soon as possible enables us to take prompt action to resolve any issues and ensure that the repair process meets your expectations.

Should you wish to make a complaint, your Repair Coordinator or Supervisor will be your first point of contact. They are there to help resolve any issues you may have. If the issue involves your Coordinator or Supervisor, or if you've already spoken to them without resolution, please contact our office and speak with one of our Claims Team members. They can offer additional support and ensure that your concerns are followed up.

If you prefer to document your complaint, you can email us with your address, claim reference number and "complaint" in the subject line. A Claims Team Leader will log and escalate your complaint to ensure it is addressed promptly.

Your satisfaction is our top priority, and we are dedicated to resolving any issues swiftly and effectively. Open communication is essential, and we strive to make your experience as positive and stress-free as possible.

Step 5

Repair Execution

What Site Cleaning is performed?

Depending on the scale and complexity of your repair, your Scope of Works may encompass various types of cleaning services.

Trade Repair Cleanup

Trades are responsible for maintaining a neat and tidy site during the repair process. They will sweep up, remove construction debris, and ensure the property is tidy at the end of each day, especially if you are residing in the property during repairs. However, it is not expected that trades will spend hours cleaning each day, as it remains an active construction site. To manage the spread of dust, floor protection, plastic screens, and/or drop sheets may be installed. These should remain in place unless otherwise discussed with your Repair Coordinator or Supervisor.

Final Cleaning

At the completion of small repairs, trades will clean up, vacuum, and wipe down relevant surfaces within the repair construction area before departing. For larger and more complex repairs, a builder's clean may be undertaken. This may involve a more detailed cleaning service to wipe down surfaces and ensure no construction dust or debris remains in the area. The builder's clean transitions the property from a construction site to a finished, move-in-ready condition.

The extent of the cleaning service will depend on the size of your property and the number of rooms or areas affected that required repairs. It is important to note that while this cleaning service will ensure a tidy and clean environment at the end of your repairs, it is not equivalent to a "Bond Clean" and is limited to the construction and repair areas. The focus is on removing construction dust and debris, not on achieving the deep clean typically required when vacating a rental property.

Step 5
Repair Execution

Completion of Repairs

Practical Completion

Practical completion is the stage in a building project where the work is either fully completed or nearly finished, as outlined in the repair contract, making the property suitable for occupation. Typically, a building contract defines practical completion as the point when all significant work is done, with only minor defects or omissions remaining that do not hinder the property's use for its intended purpose.

In simpler terms, practical completion is reached when any remaining tasks are minor and do not prevent you from returning to your home or business. If you've been staying in temporary accommodation during the repairs, this is likely the point when you can move back into your property. At this stage, all major work is complete, with only a few finishing touches needed, making the property ready for occupancy.

Quality Control & Completion Sign-off

Our Repair Coordinator / Supervisor will conduct a final completion inspection, either personally or virtually, to ensure all work meets satisfactory and quality standards as part of our Quality Control Audit. If any defects are noted, such as minor painting issues or doors needing adjustment, they will work with you and the relevant trades to resolve them as soon as possible. Our preference is to allow the trade who completed the work the first opportunity to rectify any defects.

If you have any concerns, please don't hesitate to discuss them with your Repair Coordinator or Supervisor.

Once you're happy with the repairs, you will be issued a Completion Certificate to sign and return to us. This will be forwarded to your insurer, which signifies that the claim repairs have been completed.

Step 5

Repair Execution

Repair Quality Feedback

As part of the completion of repairs and the sign-off of the completion certificate, you will be asked to complete a Repair Quality Feedback questionnaire.

This feedback survey serves multiple purposes and allows you to rate Tallan Group on several aspects:

1. How satisfied are you with the quality of the repair work completed? Rate your experience out of 5 stars.
2. How would you rate the communication and professionalism of our team throughout the repair process? Rate their performance out of 5 stars.
3. How likely are you to recommend Tallan Group to others based on your repair experience? Rate the quality of the repairs out of 5 stars.

Is there anything else you would like to share about your experience with Tallan Group's repair services? Any additional comments or suggestions are greatly appreciated.

Warranty and Quality Assurance

As different states and jurisdictions provide a Standards and Tolerances Guide to help customers and builders fairly and objectively assess the quality of repairs:

- Queensland: QBCC Standards and Tolerances Guide
- New South Wales: Guide to Standards and Tolerances

We guarantee that the materials used will last for the life of the product and that the workmanship will be free of defects, covered under a designated warranty period as governed by state legislation.

If a defect arises due to poor-quality workmanship or incorrect materials, we will rectify the issue promptly. Since these repairs were completed under your insurance claim, you should first contact your insurer. They will reactivate the claim with us under a Rectification Request, and Tallan Group will then reach out to discuss your concerns.

Tallan Group reserves the right to use the original tradespeople to carry out any and all rectifications of defective work, in accordance with legislation.

FAQ

Frequently Asked Questions

Here are some frequently asked questions, and answers.

1. What is an insurance scope of work?

Answer: An insurance scope of work is a detailed document outlining the specific repairs and tasks to be completed on your property, as approved by your insurer.

2. Who decides what repairs are covered by my insurance?

Answer: Your insurance company will review the damage and determine what repairs are covered based on your policy. They will then approve an authorised scope of work for the repairs.

3. Can I choose my own contractors for the repairs?

Answer: Typically, the insurance company will have approved contractors or builders, like us, to ensure the work meets their standards and is covered under your policy. If you have preferences, discuss them with your Repair Coordinator or Supervisor.

4. What is an insurance scope variation?

Answer: An insurance scope variation refers to changes or additions to the initially approved scope of work. These changes must be approved by your insurer before they can be implemented.

5. Will I need to pay an excess?

Answer: Depending on your policy, you may need to pay an excess as part of the claim process. Your insurer will inform you of the amount and how to pay it.

6. Can I stay in my home during the repairs?

Answer: Depending on the extent of the repairs, you may be able to stay in your home. However, if the repairs are extensive or involve high-risk work, you may need to move to temporary accommodation, which your insurer can arrange if covered by your policy.

7. How long will the repairs take?

Answer: The duration of the repairs depends on the extent of the damage and the scope of work required. Your Repair Coordinator or Supervisor will provide you with a timeline and keep you updated on progress.

8. What happens if additional damage is found during the repairs?

Answer: If additional damage is discovered, it will be assessed and documented. A variation request will be submitted to your insurer for approval to include the additional repairs in the scope of work.

9. How do I track the progress of my repairs?

Answer: Your Repair Coordinator or Supervisor will keep you informed with regular updates throughout the repair process. They will provide you with detailed information on the current progress, upcoming steps, and any important developments, ensuring you are always aware of how your repairs are progressing.

10. What if I have concerns about the quality of the repairs?

Answer: If you have any concerns about the quality of the repairs, please discuss them with your Repair Coordinator or Supervisor immediately. We are committed to ensuring your satisfaction and will address any issues promptly.

FAQ
Frequently Asked Questions

Continued

11. How is the final inspection conducted?

Answer: Our Repair Coordinator or Supervisor will conduct a final inspection, either in person or virtually, to ensure all work meets the required standards. If any defects are found, they will be addressed promptly.

12. What is a completion certificate?

Answer: A completion certificate is a document that confirms all repair work has been completed to a satisfactory standard. You will be asked to sign this certificate once you are satisfied with the repairs.

13. How can I provide feedback on the repair process?

Answer: You will be asked to complete a Repair Quality Feedback questionnaire at the end of the repair process. This allows you to rate our service and provide any additional comments or suggestions.

14. What should I do if my property is unsafe to enter after damage?

Answer: If your property is unsafe to enter, inform your insurer immediately. They will arrange for an assessor to evaluate the damage and take necessary steps to make the property safe. Do not attempt to enter the property until it has been deemed safe.

15. What happens if my claim is denied by the insurer?

Answer: If your claim is denied, your insurer will provide a reason for the denial. You can appeal the decision or seek clarification from your insurer. We recommend discussing the denial with your insurer to understand your options.

16. Can I request additional work outside of the insurance claim?

Answer: Yes, you can request additional work outside of the insurance claim. Discuss your needs with your Repair Coordinator or Supervisor, who can provide a separate quote for the additional private repairs works to be facilitated at the same time as your insurable repairs.

17. Why does my Scope of Works not provide any costings?

Answer: We do not provide dollar amounts on our Scopes of Work (SOWs) because our focus is on ensuring the quality and completeness of the repair process, rather than the cost. By providing blind scopes with prices redacted, we aim to keep the focus on the necessary work to restore your property to its pre-damage condition. The costs are managed between us and your insurer to streamline the process and avoid any potential confusion. This approach allows us to work efficiently while ensuring that the repairs meet the highest standards.

18. Can I get a copy of your Reports?

Answer: As Tallan Group works on behalf of your insurer, it's important to understand that we are legally obligated to provide these documents directly to them. We are unable to provide a copy to you unless formally requested. However, as the policyholder, you are entitled to request a copy of these reports from your insurer at any time. This process ensures that all information is handled appropriately and in accordance with legal and contractual obligations.

GLOSSARY

of Insurance Terms & Acronyms

Every industry has its own terminology. Here are some of the terms and acronyms you might encounter during your repair process:

A	ASSESSOR	A representative from your insurance company who evaluates if the claimed event is covered under your Product Disclosure Statement (PDS).
	ATP	An acronym for an authorised third-party entity authorised to carry out specific tasks outlined in the scope of works for your property.
	AUTHORISED PERSON	The policyholder or an individual authorised by the policyholder to handle interactions with the insurer and repairers during the repair process.
C	CASH SETTLEMENT	The sum an insurer may propose to settle your claim instead of proceeding with repairs or rebuilding your property.
	CLAIM	The request you lodge to your insurer for compensation due to a loss covered by your insurance policy.
	COVERAGE	The protection provided by your insurance policy covered under your PDS.
D	DEDUCTIBLE (EXCESS)	The amount the policyholder must pay out-of-pocket before the insurance company pays a claim.
E	ESTIMATOR	A Tallan Group employee who assesses the damages to your property and creates a detailed Report and Scope of Works covering the necessary repairs.
I	INSURED PARTY	Also referred to as the Member or Policyholder – is the individual or entity covered by an insurance policy.
M	MAKE SAFE	Initial emergency actions taken to ensure your property is safe, usually at the beginning of a claim. For example, removing a fallen tree from your roof and tarping any holes to prevent further damage. This is a temporary safety measure, not a full repair.
	MEMBER	Also referred to as the Insured Party or Policyholder – is the individual or entity covered by an insurance policy.
P	POLICY	The legally binding document that outlines your insurance coverage.
	POLICYHOLDER	Also referred to as the Insured Party or Member. The person or entity who owns an insurance policy.
	PDS	Product Disclosure Statement is a detailed document that explains the terms, conditions, and coverage of your insurance policy, ensuring you understand what assistance is available when things go wrong.
	PROJECT MANAGER	A Tallan Group employee responsible for planning, executing, and closing repair claims. They are typically assigned to complex repair claims that incur substantial expenses because of major damage or significant losses. They handle all aspects of the repair claim, including resource allocation, time management, trade scheduling, and communication.

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GLOSSARY
of Insurance Terms & Acronyms

Every industry has its own terminology. Here are some of the terms and acronyms you might encounter during your repair process:

R	REPAIR COORDINATOR	A Tallan Group employee responsible for overseeing and managing your claim repairs. This role involves handling administrative and logistical tasks such as trade scheduling, budgeting, and communication.
	REPAIR SUPERVISOR	A Tallan Group employee responsible for on-site inspections and quality control, ensuring that repair and safety standards are maintained. This role is similar to a Repair Coordinator but includes additional on-site responsibilities.
	RESTORER	A specialist who removes water, treats mould, and sanitises a property after water damage from events like floods or burst pipes.
	REQUIRED MAINTENANCE	Refers to the routine upkeep expected by insurers to maintain a property's condition. Any identified maintenance issues must be addressed and resolved before insurable repairs can begin.
	RECOMMENDED MAINTENANCE	Refers to suggested upkeep tasks that, while not mandatory, are advised to maintain a property's condition and prevent future issues. Addressing these recommendations can help reduce the risk of damage and ensure smoother processing of any future insurance claims.
S	SCOPE OF WORKS	A detailed list of repair tasks required for your insurance claim.
	SUBCONTRACTOR	A local tradesperson or specialist hired by the primary contractor to perform specific tasks related to insurance repairs. These subcontractors provide various trade skills necessary to complete the repair work on your property, ensuring it meets the required standards. They may include electricians, plumbers, carpenters, and other skilled workers essential for the repair and restoration process.
	SUPERVISOR	A Tallan Group employee who oversees and coordinates your repair.

Our Values

Safety

Excellence

Service

Sustainable Practices

Mission Statement

"It's our mission to recover property quickly, efficiently and cost-effectively, and return people and businesses to their homes and work."

Get in touch

To discuss how Tallan can help you, please get in touch:

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