Insurance Claim

Customer Welcome Pack

Committed to **Quality** Focused on **Value** Powered by **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.

Tallan Group has been a trusted name in the insurance industry since 2021. 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.

tallan
GROUP

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 evaluated 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 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.

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.

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.

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.

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 the 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.

The Make Safe trade will contact you direct to arrange a time to attend. Each case is assessed due to priority, with the make safe trade attending when it is safe to do so.

Any Make Safe works carried out at your home are a temporary measure only, and does not constitute a full repair of the damage. Make Safe works are intended to ensure your immediate safety of your and your property, and is considered one of the initial steps in processing your claim.

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.

1300-TALLAN

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.

Why have certain items not been included?

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 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.

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?

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	PROJECT MANAGER / 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.

FAQ
Frequently Asked Questions

Here are some frequently asked questions, and answers

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.

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.

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.

What are the benefits of having an insurance builder carry out the repairs?
Answer: Insurance builders adhere to industry standards and quality control measures, guaranteeing that repairs meet the required standards. Every stage of the repair process will be managed by the insurance builder, taking the worry out of arranging your own repairs. Some insurers also provide a life time guarantee on the repairs, provided you are still residing in the home.

Can I be cash settled for the repairs?
Answer: Insurers will discuss this option drect with yourself. Should you opt for a cash settlement, you will need to ensure that the required repairs are carried out, and you will need to manage the repair process on your own.

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.

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 the necessary steps to make your property safe. Do not attempt to enter the property until it has been deemed safe.

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.

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	MAKESAFE	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 the full repair.
	MEMBER	Also referred to as the Insured Party or Policyholder - is the individual or entity covered by the 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 avaliable when things go wrong.

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P	PROJECT MANAGER	A Tallan Group employee responsible for planning, executing and closing repair claims. They are typically assigned complex repair claims that incur substantial expenses because of major damage or signfigant losses. They handle all aspects of the repair claim, including resource allocation, time management, trade scheduling and communication.
R	REPAIR COORDINATOR	A Tallan Group employee responsible for overseeing and managing your claim repairs. This role involves handling administative and logistical tasks such as trade scheduling, budgeting, and communication.
	REPAIR SUPERVISOR	A Tallan Group employee responsible for onsite inspections and quality control, ensuring that repair and safety standards are maintained. The role is similar to a Repair Coordinator but includes additional on-site responsibilities.
	RESTORER	A specialist who removes water, treats mould, and sanatises 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. An identified maintenance issues must be addressed and resolved before insurable repairs can begin.
	RECOMMENDED MAINTENANCE	Refers to the 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 subcontractorsd provide various trade skills necessary to complete the repair work on the property, ensuring it meets the required standards. They my include electricians, plumbers, carpenters, and other skilled workers essesntial for the repair and restoration process.
	SUPERVISOR	A Tallan Group employee who oversees and coordinates your repair.

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Get in touch

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