



A GUIDE TO UNDERSTANDING YOUR HOME INSURANCE CLAIM

WHO WE ARE

LOCAL EXPERTS TRUSTED TO DELIVER QUALITY

For over 25 years, Townsend Building Services (TBS) has been operating as one of Australia's most trusted insurance repair specialists.

From humble beginnings in 1993, our family-owned business has grown organically across multiple industries throughout Australia with locations in each state.

We have earned a reputation as one of the most trusted insurance building contractors in Australia by combining planning and expertise with our knowledge and service of the insurance industry standards and best practices. Our experience across a full range of building services, from makesafe repairs to total reconstruction, makes us the builder of choice for our customers.

Townsend Building Services promises quality, timely and efficient work. Above all, we promise to treat our clients with the utmost care and respect.



OUR PROMISE

We're committed to returning your home to its pre-event condition as quickly and smoothly as possible, and understand that customer satisfaction is the cornerstone of any successful business. At Townsend Building Services, our experience has allowed us to identify five key elements that are important to our customers:

1



RAPID QUOTE
TURNAROUND

2



COMPETITIVE
PRICES

3



QUALITY
WORK

4



ON-TIME
COMPLETION

5



CLIENT CARE
AND RESPECT

We believe that superior customer service, quality repairs, strong business ethics, competitive pricing and on-time delivery is the key to our growth and strong reputation in the industry.

"We keep our promises."



OUR ROLE IN HANDLING YOUR CLAIM

TBS has been engaged by your insurance company or their representative to provide an accurate causation report and/or quote for repairs at your property.

We are a third-party contracted by your insurance company to provide factual information and accurate cost estimates to return your property to its pre-loss condition.

TBS does not make any decisions around the acceptance of your claim. These decisions are made by your insurance company, based on your specific policy.

CLAIMS PROCESS TIMELINE

WHAT TO EXPECT



1

ASSESSMENT

The TBS Estimator will inspect and make a report on any damage to your property. This may also involve engaging specialist trades to assist in gathering information required by your insurance company to assess your claim.



2

SCOPE OF WORKS / QUOTES

The Estimator will prepare a detailed scope of works, which specifies the repairs required to your property under your claim. A report on your claim, along with the scope of works, will then be forwarded to your insurance company to review and make the final assessment decision.



3

REPAIRS

We will contact you as soon as we receive authority from your insurance company. We will send you all relevant documentation that we require from you before we can commence repairs.

Once completed, we will appoint a Project Supervisor to manage the repair from start to finish.




ASSESSING YOUR CLAIM

When TBS is engaged to assess your claim, a TBS Estimator will visit your home to determine the extent of the damage and create a detailed causation report and scope of repairs.

In some cases, it may be necessary to engage a trade specialist for further testing, such as plumbing, electrical or roofing. If this is deemed necessary, a specialist trade will be engaged to assist us with the report.

We will identify any maintenance issues that have contributed to the damage. Your insurance company may require you to rectify these maintenance issues prior to the commencement of any repairs.

Once the Estimator has compiled the information, the report and quote will be submitted to your insurance company for their review.






QUOTING YOUR CLAIM

When TBS is engaged to quote your claim, a TBS Estimator will visit your home to quote the damage listed in the scope of works that has been provided to us by your insurance company or their nominated assessor.

We will then provide our quote to your insurance company. They will assess the claim, taking all reports and quotes into consideration, and determine if the claim is covered under your policy.

If the claim is accepted, your insurance company will award the project to a builder, who will then proceed with the repair. The builder may be TBS, or may be an alternative repairer.



JUST SO YOU KNOW... Your insurance company may participate in "Competitive Quoting" in which several companies inspect the damage and submit quotes. TBS may or may not be the only company to inspect your home.



ACCEPTANCE OF YOUR CLAIM

Once your claim has been accepted by your insurance company, the repairs process can commence. If TBS has been awarded the project, we will make contact with you.

You will receive a copy of the scope of repair, and you may also receive an excess invoice and a building contract. Your insurance company will advise you of any maintenance requirements that need to be rectified prior to repairs commencing, if applicable.

WHY IS A BUILDING CONTRACT REQUIRED?

It is a legal requirement to complete a building contract when building works reach a certain value. These values vary from state to state. As part of the legal requirement, the building contract must be signed by the builder and the property owner.

Once TBS receives the required signed documentation and excess payment, a Project Supervisor will be assigned to your repairs. They will be in contact to arrange a suitable time for repairs to commence.

PLEASE NOTE...

The signed building contract is required before any part of the repair process can begin, as dictated by Australian law.

WHY DO I RECEIVE AN EXCESS INVOICE FROM TBS?

In the event a policy excess is applicable, your insurance company will instruct us to collect the excess payment on their behalf.

This payment will be deducted from our final invoice that is sent to your insurance company.

It will be necessary for you to pay the excess prior to commencement of work.





WHAT IS REQUIRED MAINTENANCE AND WHY IS IT MY RESPONSIBILITY?

Required maintenance is rectifying any pre-existing building issues which have resulted in an insurable event damaging your property.

In accordance with our agreement with your insurance company, you are required to complete the maintenance prior to TBS commencing the insurance-related repairs.

We recommend you engage an independent qualified repairer to rectify any maintenance issues to prevent further damage. If TBS can assist by recommending a repairer, please feel free to contact us.

If you have any queries relating to what your specific policy covers, please refer back to your insurance company.





THE PRE-COMMENCEMENT STAGE

Once you have signed the building contract, paid your excess (if applicable) and completed any maintenance related to the claim, repairs can begin.

The Project Supervisor will be your main point of contact every step of the way throughout the repair process.

It is their role to ensure the repairs being undertaken meet Australian Standards, National Construction Code and are to the quality standards expected from TBS.

FAQ'S

WHAT IF THERE IS MORE DAMAGE THAN WHAT IS INCLUDED IN THE ORIGINAL SCOPE?

If additional damages are noted during the repair process, or damages were not visible during our initial inspection, these damages will be submitted to your insurance company for their review as a variation to the original scope of repair.

WHAT IS THE WARRANTY PERIOD ON THE REPAIRS?

Structural works are covered under warranty for 6.5 years nationwide. The warranty period for non-structural works varies by state, and can range from 6 - 24 months.

We suggest checking with your respective state legislature on the specific warranty period for non-structural works.

DO I GET A CHOICE ON WHAT THE DAMAGED ITEMS WILL BE REPLACED WITH?

Our scopes will always include an allowance to replace the damaged items with the closest available match. However, our building supervisors will consult with you regarding selections of finishes such as flooring, tiling, colour selections (where applicable), and all fixtures and fittings.

FAQ'S

WHAT IF I WANT TO CHANGE THE PAINT COLOURS?

This can be discussed on site with your Project Supervisor. It may depend on the degree of damage being repaired and/or your specific policy inclusions.

WHAT IF I DON'T WANT TO START THE REPAIRS YET?

We always aim to complete repairs and reinstate your property as quickly as possible.

However, if for any reason you would prefer to delay the repairs, this can be discussed by contacting our office.

WHAT IF THERE IS MORE BUILDING WORK I WOULD LIKE TO BE COMPLETED AT MY PROPERTY? CAN TBS COMPLETE THIS?

TBS can assist you with additional private works; please feel free to discuss these works with your Project Supervisor. They will be able to advise on the best way we can assist.

OUR CUSTOMER CARE GUARANTEE

Townsend Building Services is committed to exceeding your expectations.

All people working for TBS are responsible for treating you with care, courtesy and consideration.

This means we will:

- Keep you informed of your work program.
- Not undertake any variations to the contract without prior consent from you, the home/property owner.
- Establish mutually acceptable work times with you.
- Treat you with courtesy and respect, and look after your home.
- Advise you of any messy activities so you can prepare.
- Clean up progressively, as well as at the completion of the job.
- Do the right job the first time and with the next tradesman in mind.

At TBS, our prime objective is to keep you, the customer, happy. If for any reason you are not satisfied with our performance, please let us know so we can address any of your concerns.

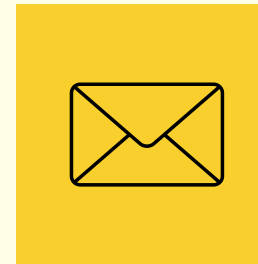
CONTACT US

FOR QUESTIONS, COMMENTS, AND MORE INFORMATION

For all enquiries:
TBS CENTRAL OFFICE

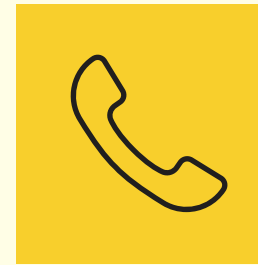
OPENING HOURS

Monday - Friday
8:00 am - 5:00 pm AEST



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