

CGU Claims Handling Procedures

The Claims Process

On receipt of a claim, we will:

- Immediately review the documentation provided by the Beneficiary and communicate within 5 days the need for further Prescribed Claim Information where such information has not been provided. Additional information or documentation may also be requested at this stage if required.
- Promptly commence investigations to establish whether the Builder has indeed died, disappeared or been registered insolvent as necessary to trigger a valid Home Warranty claim.
- Acknowledge receipt of your claim within 5 working days confirming where relevant that a suitably qualified Service Provider, usually a Builder or Building Consultant, has been appointed to undertake an inspection. However, should we establish that the Builder has not died, disappeared or become insolvent, we will advise the Beneficiary of this within 30 days of receiving a claim with details of how this conclusion was reached.
- Confirm within a reasonable period of receiving all the Prescribed Claim Information whether a claim is accepted or denied, either in part or in full, giving clear reasons where claims are denied. Where a claim has not been denied after 90 days of receipt, it will be deemed to have been accepted unless an extension of time has been jointly agreed by us and the Beneficiary. In certain situations, it may not be possible for us to adhere to our own service standards. We will notify the Beneficiary as soon as possible where it is known that this will occur.
- At our option, we will finalise your claim by either appointing an approved repairer to rectify and/or complete the contract work, all in accordance with current legislation, or by releasing to the Beneficiary a monetary sum which will enable him/her to organise the work independently.

Prescribed Claim Information

The following constitutes Prescribed Claim Information which must be supplied before a full assessment of your claim can be commenced. Under the government legislation which regulates Home Warranty Insurance, a claim will not be deemed to have been received until all the Prescribed Claim Documentation has been provided to us.

- The name, address and telephone numbers of the Beneficiary and each owner of the property which is the subject of the claim.
- The address of the property which is the subject of the claim.
- The name, address and, if known, the telephone number of the Builder.
- Whether the Beneficiary believes the Builder has died, disappeared or become insolvent together with details of how this belief was reached.
- A copy of the contract for sale, with all associated attachments, where the subject property was purchased by the Beneficiary after completion of the Builder's work.
- Where the Beneficiary contracted directly with the Builder:
 - A copy of the contract between the Beneficiary and the Builder relating to the subject work.
 - Copies of any documents which set out agreed variations to the work.
 - Copies of all plans and specifications relating to the work as agreed to be performed by the Builder.
 - Copies of any approvals or certificates relating to the work which the Beneficiary received from public or statutory authorities.
- A description of all the defective and incomplete work alleged by the Beneficiary noting also the date on which each was first identified.
- Reports obtained by the Beneficiary in relation to the work.
- Details of any previous complaints made or action taken by the Beneficiary in relation to the defective or incomplete work.

Your obligations to CGU

We are committed to providing you with an efficient claims handling service which ensures that claims are processed as quickly as possible. However, the success of this service assumes you are prepared to co-operate with us and that you actively assist our claims staff whenever necessary. This includes,

for example, the provision of access so that an inspection of the allegedly defective or incomplete work may be carried out as soon after notification as possible.

Claims must also be submitted promptly to CGU in accordance with the terms of policy cover provided. For instance, allegedly defective work must be notified to our claims staff within 6 months of the date when you first became aware, or ought reasonably to have been aware, of the suspected fault. Incomplete work must be reported within 12 months of either the date of the contract, the date given in the contract for the commencement of work or the date work ceased, whichever is the later.

Our Service Commitment

In the course of dealing with your claim, appropriately trained Claims staff will:

- Keep the Beneficiary informed throughout, ensuring that telephone enquiries are responded to within 24 hours and that written communications are replied to within 5 working days.
- Respond promptly to any reasonable requests from the Beneficiary for assistance in making a claim.
- Treat any personal information supplied as confidential and abide by relevant privacy legislation throughout.
- Ensure that all written communications are clear and in plain English.
- Take prompt action to ensure that any error made by us in the handling of your claim is rectified.
- Ensure that care is taken throughout the assessment with reference to the Prescribed Claim Information, the contract of insurance and any other information relevant to the claim.
- Give appropriate priority to the need for urgent payments where the Beneficiary is experiencing severe financial hardship as a result of the event giving rise to the claim.

CGU Service Providers

All of our external Service Providers have been approved by CGU Home Warranty Insurance and are qualified in their respective fields. Appointed Builders or Building Consultants will act professionally making clear that they have been instructed by CGU Home Warranty Insurance. We will ensure that Service Providers are not appointed to act beyond their capability.

Complaints and Disputes

It is our intention to handle your claim fairly and in full accordance with the terms of your Home Warranty Insurance policy. However, should you have reason to complain, or in the event of a dispute, CGU Home Warranty Insurance will consider your concern as quickly as possible and with all due care. Any area of concern, whether it relates to our own handling of the matter or the involvement of an external Service Provider such as a Builder or Building Consultant, should be referred direct to CGU Home Warranty Insurance.

In the first instance, you should contact the National Claims & Technical Manager on 02 9292 2190 or by email at home.warranty@cgu.com.au. Every effort will be made to resolve your concern within 15 business days of notification. However, if this timeframe is impractical for any reason, such as the need for more information or further investigation, we will discuss alternative timeframes with you.

Where an issue remains unresolved, we will treat it as a dispute and a final decision will be issued within a further 15 business days. You also have the option to pursue settlement via legal process or alternative dispute resolution. We will assist where possible by providing you with information on the most appropriate channel.