



# **CUSTOMER GUIDE:** **CLAIMS**

# YOUR SURE CLAIMS EXPERIENCE

Our goal is for all Sure customers to experience a fair, supported and efficient claims experience. Some of the key stages when you make a claim with us are set out below. If your claim is due to a major or catastrophic event, please contact us as soon as you are safe, particularly if emergency repairs are needed or you are in a vulnerable situation and require urgent support and assistance.



## 1. LODGE

You should lodge your claim as soon as practicable either online via our website over the phone or through your Broker.



## 2. VERIFY

Once your claim is lodged, you will receive your unique claim number.



## 3. ASSESS

During this stage, we review your claim to determine whether your policy will provide coverage for the claimed event.



## 4. DECISION

Once a final indemnity decision has been made, a Claims Consultant will contact you to confirm our decision and discuss the next steps with you.



## 5. REPAIR OR REPLACE

If repairing damage to your home, we will work with approved specialists to arrange a scope of works and cost for repairs.



## 6. FINALISE

Once all aspects of your claim have been considered and resolved, we will finalise your claim and confirm this with you.

**FIND OUT MORE ABOUT EACH STEP IN OUR CLAIMS PROCESS ON THE FOLLOWING PAGES.**

### CONTACT US:

For further information or assistance contact our team at [claims-administration@sure-insurance.com.au](mailto:claims-administration@sure-insurance.com.au) | 1300 392 535

## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 1: LODGE



LODGE



VERIFY



ASSESS



DECISION



REPAIR OR  
REPLACE



FINALISE

## OVERVIEW

Lodging your claim is the first stage of the claims process. It's where you let us know about the loss or damage you've experienced. The sooner you lodge your claim, the sooner we can start helping you.

From start to finish, we want to make your claims experience simple, fair and supportive.

## WHAT DOES SURE DO AT THIS STAGE?

When a claim is lodged, we take the time to understand your individual circumstances and assess your needs. Our immediate priority is to ensure you are safe and to offer extra support if you are in a vulnerable situation.

If there is an issue in your home requiring urgent attention, we can arrange a 'make safe' to prevent any further damage and ensure your home is secure.

If damage to your home has made it unliveable, we can help you with temporary accommodation and/or an emergency payment as part of your claim.

## WHAT DO YOU NEED TO DO AT THIS STAGE?

- **Lodge Your Claim:** To lodge your claim, you can choose one of the following options:
  - **Online:** This is the quickest way to lodge your claim. Simply go to the Sure website: [sure-insurance.com.au](https://sure-insurance.com.au)
  - **Phone:** You may choose to call us on 1300 392 535 and lodge your claim over the phone, especially if you need immediate assistance or have specific questions you would like answered. Please note that during major events, our phone lines may be busy.
  - **Broker:** If your policy is managed through a Broker, they can lodge your claim on your behalf.
- **Take Preventative Steps:** If it is safe to do so, take all reasonable steps to prevent or minimise any further loss or damage. This includes making temporary repairs if possible, securing your home or contacting the SES. You should never compromise your safety during this process.
- **Report to Authorities:** If your claim involves theft or malicious damage, you should report it to the police as soon as possible.

## WHO IS INVOLVED?

you, your	The person/s shown as the policyholder/s on the Certificate of Insurance including those family members who permanently reside at the insured address.
us, we, our, our team	Sure Insurance Pty Ltd (ABN 72 624 109 128).
Broker	An authorised Broker of Sure Insurance.
SES or police	State Emergency Service (SES) - 132 500; or Qld Police Service - 000.

### CONTACT US:

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 1: LODGE



**LODGE**



VERIFY



ASSESS



DECISION



REPAIR OR  
REPLACE



FINALISE

## FAQs

### How do I make a claim?

Lodge your claim online at [sure-insurance.com.au](https://sure-insurance.com.au) or call 1300 392 535.

### What information will I need to lodge my claim?

All you will need are your personal contact details, your policy number if you have it and information about the incident to get started.

### What if it's an emergency?

If you're in a life-threatening emergency, call 000 first. For non-life threatening emergencies, call your local SES on 132 500. If emergency repairs are required to secure your home and prevent further damage, call us immediately so that we can arrange for emergency repairs and/or a 'make safe' for your home.

## GLOSSARY

<b>loss or damage</b>	Physical loss or damage to your home and/or contents unless specifically stated otherwise in your policy.
<b>vulnerable situation</b>	A situation where you are in need of special care, support or protection because of age, disability, risk of abuse or neglect or other personal circumstances.
<b>unliveable</b>	A home is unliveable if the loss or damage makes it unsafe or unhygienic to live in e.g. there are no kitchen or bathroom facilities.
<b>temporary accommodation</b>	If you can't live in your home at any stage of the claim process, temporary accommodation can be arranged until you can move back in.
<b>make safe</b>	A 'make safe' is an urgent repair carried out to secure the home and prevent further loss, damage or legal liability. For example, if there's a leak in the roof, a repairer will attend and may put up a temporary patch or tarp to prevent further water damage.

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 2: **VERIFY**



### OVERVIEW

During this stage, we want to make sure we gather all the necessary details from you to properly assess your claim. This helps us understand the extent of the loss or damage, how it happened and how it has affected you.

Collecting accurate and detailed information ensures your claim is reviewed efficiently, thoroughly and fairly.

### WHAT DOES SURE DO AT THIS STAGE?

When you contact us, we focus on the critical questions and issues to get your claim processed as fast as possible. We will guide you through this process and help you with any uncertainties.

If you are missing documentation or are unsure about any details, we are here to support you and make the process as smooth as possible.

### WHAT DO YOU NEED TO DO AT THIS STAGE?

You will need to provide us with any supporting evidence or information related to the loss or damage which might include:

- **Photos or videos** of the damage to your home.
- **A police report** (if applicable).
- **Details from trades or specialists** you may have engaged to provide quotes for any repairs, replacements or assessments.
- **Any proof of ownership documentation**

e.g. invoices, receipts, bank or credit card statements or photos.

If you have lost any documentation or are unclear about certain aspects of the incident, don't worry. Let us know, and we'll assist you in gathering the necessary information and support you throughout.

### WHO IS INVOLVED?

<b>you, your</b>	The person/s shown as the policyholder/s on the Certificate of Insurance including those family members who permanently reside at the insured address.
<b>us, we, our, our team</b>	Sure Insurance Pty Ltd (ABN 72 624 109 128).
<b>tradespeople, trades</b>	A builder, plumber, electrician, roofing contractor etc.
<b>specialists, external specialists, approved specialists</b>	An engineer, building specialist, hydrologist, forensic or other specialist.

#### CONTACT US:

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 2: **VERIFY**



### FAQs

#### What information do I need to provide to verify my claim?

- Any reports or information you have already obtained related to the loss or damage.
- A police report (if applicable).
- Photos of the damage.
- Copies of any receipts, invoices or other proof of ownership.

#### Where do I send my evidence or information?

- Documents, photos or videos can be emailed directly to your claim file by sending them to [sureinsurance.mailer@primeeco.tech](mailto:sureinsurance.mailer@primeeco.tech)
- Please use your claim number for the subject line e.g. Claim 12345 and avoid adding symbols, letters or numbers on either side of the claim number.

#### What if I can't find proof of ownership?

If you are having trouble locating receipts or photos etc., please let us know.

### GLOSSARY

#### proof of ownership

Supporting evidence or information that confirms ownership of an item such as a receipt, invoice, bank or credit card statement or photograph.

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 3: ASSESS



### OVERVIEW

During this stage, we review all the information we have received to progress your claim. Depending on the circumstances of your claim, we may require further information to make an assessment, and we may engage external specialists to ensure we have a complete understanding of your situation. This helps us make an accurate evaluation and determine the next steps for you.

### WHAT DOES SURE DO AT THIS STAGE?

We start by thoroughly reviewing all the details and information that have been provided. For minor loss or damage, we may be able to fast-track your claim by assessing photos or other available information without the need for a physical inspection.

In cases of more severe loss or damage, we will arrange for a Loss Adjuster, specialist or Sure approved supplier to visit your home and conduct an onsite assessment. This visit helps us gain a comprehensive understanding of the loss or damage and ensures that nothing is overlooked.

### WHAT DO YOU NEED TO DO AT THIS STAGE?

During the Assessment stage, you may be asked to:

- **Provide additional** information or documentation.
- **Provide access** to your home if an onsite visit is necessary by a Loss Adjuster, specialist or Sure approved supplier. If an onsite visit is scheduled, please make sure you're available to answer any questions they may have.

we're here to guide you through each step to make the process as straightforward as possible.

We understand that this can be a challenging time, and

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<b>us, we, our, our team</b>	Sure Insurance Pty Ltd (ABN 72 624 109 128).
<b>specialists, external specialists, approved specialists</b>	An engineer, building specialist, hydrologist, forensic or other specialist.
<b>Loss Adjuster</b>	A Loss Adjuster is appointed to your claim to assess the loss or damages to your home and/or contents. They will obtain the relevant information to determine the cause of the loss or damage along with identifying the resultant damage. The Loss Adjuster will work alongside a Sure approved supplier to determine the scope of works and reasonable costs for the repair work required.
<b>Sure approved supplier, supplier/s</b>	A Sure Insurance appointed preferred supplier such as a local builder or approved sub-contractor.

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 3: **ASSESS**



### FAQs

#### Will you organise the assessment for me?

Yes, we will arrange for a Loss Adjuster, specialist or Sure approved supplier to attend your home to assess the loss or damages. When required, we may ask you to assist by providing us with a report related to the damages at your home and/or contents (e.g. an electrical report on a faulty air conditioner).

#### When will I know the outcome of my claim?

The outcome of your claim will be determined once we have obtained all the relevant information and reports to determine the cause and resultant loss or damage. After this assessment process is completed, we will be in contact with you to confirm our claim decision.

### GLOSSARY

<b>minor damage</b>	This type of loss or damage could include food spoilage, broken glass, motor burnout etc.
<b>severe damage</b>	This type of loss or damage could include structural damage to your home as a result of flood, fire or cyclone.

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 4: DECISION



### OVERVIEW

This stage is where we make our decision about your claim based on the information provided. We review all the details, including your policy terms, to check your claim is covered and how best to handle it for you.

We treat your claim openly, honestly and fairly. This approach is important to you and our team.

### WHAT DOES SURE DO AT THIS STAGE?

After completing the assessment, we will:

- **Review all the information** provided along with your policy details to make a decision on your claim.
- **Communicate our claim decision** to you and let you know in writing the outcome of this decision.
- **Outline the next steps**, including any actions you need to take and what you can expect moving forward.

### WHAT DO YOU NEED TO DO AT THIS STAGE?

Once you receive our claim decision, please:

- **Review the decision carefully** and let us know if you have any questions or need further clarification. You may also like to refer to your Certificate of Insurance and PDS to review your policy details.
- **Follow any instructions** provided regarding the next steps or any additional documentation required.

the contact details we provide and feel free to reach out if you need assistance or have any concerns.

To get in touch with your Claims Consultant, please refer to

### WHO IS INVOLVED?

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<b>us, we, our, our team</b>	Sure Insurance Pty Ltd (ABN 72 624 109 128).
<b>Claims Consultant</b>	The person managing your claim at Sure Insurance.

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 4: DECISION



### FAQs

#### What if I'm unclear about what is covered by my insurance policy?

To see what is covered and what is excluded from your insurance policy, refer to your Certificate of Insurance, the PDS available on the Sure website at [sure-insurance.com.au/important-documents](https://sure-insurance.com.au/important-documents) or contact your Claims Consultant for clarification.

#### Does Sure have to take responsibility for the repairs they authorise to my damaged home?

Yes. If Sure has directly authorised a repairer to repair your damaged home, we will accept responsibility for the quality of the work and the materials they use as agreed in the scope of work.

#### What if I don't agree with Sure's claim decision?

If you disagree with any part of the decision, contact your Claims Consultant to let them know so that we can discuss the next steps with you.

### GLOSSARY

<b>Certificate of Insurance</b>	Your most recent Certificate of Insurance issued by Sure Insurance.
<b>PDS</b>	The Sure Insurance Product Disclosure Statement. Please visit the Sure website <a href="https://sure-insurance.com.au/important-documents">sure-insurance.com.au/important-documents</a> to find a copy.
<b>scope of work</b>	A scope of work is a detailed summary of the work that will be undertaken to repair or rebuild your home. This includes the repairs that will be carried out in each room and the materials that will be used.

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 5: REPAIR OR REPLACE



## OVERVIEW

In the Repair or Replace stage, if we have accepted your claim, our focus is on addressing the damage to your home and/or contents to return them as close as possible to as new condition. Depending on the nature of your claim, this may include repair or replacement or providing a cash settlement.

Our goal is to restore your home or repair or replace your damaged items as smoothly and efficiently as possible.

## WHAT DOES SURE DO AT THIS STAGE?

If your claim involves damage to your home:

- **Arrange a Scope of Works:** We will work with a Sure approved supplier to identify a scope of works for the necessary repairs. This is a detailed summary of the work needed to repair your home and helps ensure the right methods and tradespeople are chosen for the job.
- **Issue a Customer Contract:** Once authorised by Sure, the supplier will issue you a contract with the scope of works for your review and approval.
- **Collect Your Policy Excess:** Your policy excess is the part of the claim that you are required to pay out of

pocket according to your policy terms. It is collected on our behalf by the supplier or deducted from your settlement by us.

- **Begin Repairs:** Once approval is received and the excess has been collected or we have agreed with you to deduct your excess from any cash settlement amount, we will begin to schedule the appropriate trades to start the repairs. We will keep you informed throughout the process.

## WHAT DO YOU NEED TO DO AT THIS STAGE?

- **Review the Scope of Works:** Review the Scope of Works to ensure it accurately reflects the claim for loss and damages. If further loss or damage is discovered during repairs, a scope of works variation may be required.
- **Provide Input and Access:** Coordinate with us and our suppliers to schedule repairs and provide access to your home as needed.
- **Communicate:** Keep us updated if there are any changes or any additional information you would like to share with us during the repair process.

If your claim involves loss or damage to your contents:

- **Itemise Damaged Items:** We will work with you to list all lost or damaged items and determine the appropriate replacement value or repair cost for these items.

Another option to settle your claim is a cash settlement:

- **Cash Settlement:** We may decide that it is appropriate

to settle your claim by making a cash settlement or you can ask us for one. The amount we pay might be for part or all of your claim. Your excess may be deducted from the cash settlement prior to payment. We will provide you with a Cash Settlement Fact Sheet.

Depending on availability of supplies and trades, the Repair or Replace stage may take some time. Our focus is on ensuring you are happy with the outcome and supporting you every step of the way.

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 5: REPAIR OR REPLACE



## WHO IS INVOLVED?

<b>you, your</b>	The person/s shown as the policyholder/s on the Certificate of Insurance including those family members who permanently reside at the insured address.
<b>us, we, our, our team</b>	Sure Insurance Pty Ltd (ABN 72 624 109 128).
<b>specialists, external specialists, approved specialists</b>	An engineer, building specialist, hydrologist, forensic or other specialist.
<b>tradespeople, trades</b>	A builder, plumber, electrician, roofing contractor etc.
<b>Sure approved supplier, supplier/s</b>	A Sure Insurance appointed approved supplier, such as a local builder or sub-contractor.

## FAQs

### Am I entitled to a cash settlement if it's not possible to repair, rebuild or replace my damaged home and/or contents?

You may be entitled to a cash settlement and we will discuss your settlement options with you.

### Do you use local tradespeople?

We prioritise the use of local tradespeople and suppliers to complete the job at a competitive price and of the highest quality.

### Can I use my own builder to complete the repairs?

Yes, you can. However, the work will not be guaranteed by us through our Lifetime Guarantee. If you choose to use your own builder, we will still require a Sure approved Loss Adjuster or builder to assess the loss and damage and provide us with a quote for the repairs. Should you wish to engage your own builder to complete those quoted repairs, we can arrange a cash settlement for you once the scope of work and quote are agreed.

### Can I change the type of material I had or design?

Yes, you can. You can use the quoted amount towards the replacement material or design of your choice. This may be offered to you in the form of a cash settlement.

### What is considered a home versus a contents item?

To see a list of what is covered under home or contents, please refer to the definitions set out in the Sure Insurance Product Disclosure Statement (PDS).

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 5: REPAIR OR REPLACE



### GLOSSARY

<b>repair</b>	The agreed scope and method of repair for loss or damage to your home and/or contents as a result of an insured event.
<b>replacement</b>	The agreed replacement of your home and/or contents lost or damaged as the result of an insured event.
<b>cash settlement</b>	If it is not possible to repair, rebuild, or replace your home or contents, we may pay you a cash sum equivalent to the reasonable cost to repair, rebuild or replace your home or contents to their condition when either new or last renovated, altered or restored.
<b>Scope of Works</b>	A scope of work is a detailed summary of the work that will be undertaken to repair or rebuild your home. This covers the repairs that will be carried out in each room and the materials that will be used.
<b>loss or damage</b>	Physical loss or damage or loss to your home and/or contents, unless specifically stated otherwise in your PDS.
<b>Lifetime Guarantee</b>	If we authorise and pay for the repairs to your home arising from an insured event we provide a lifetime guarantee. This includes the cost to repair of any defect caused by poor workmanship by one of our nominated repairers.

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 6: FINALISE



## OVERVIEW

This is the concluding stage of the claims process.

Once we have settled all aspects of your claim covered under your policy, we will ask you to confirm that you are satisfied with the outcome and, if so, we will close your claim.

## WHAT DOES SURE DO AT THIS STAGE?

If your claim involves damage to your home:

- **Confirm Settlement:** We will review and confirm that all aspects of your claim covered under your policy have been considered and settled.
- **Ensure Your Satisfaction:** We will check in with you to make sure you are satisfied with the resolution as well as the repairs or replacements that have been carried out.
- **Lifetime Guarantee:** If we have authorised and paid for

the repairs to your home, we will provide you with our lifetime guarantee. This means that if any defects arise due to poor workmanship by one of our Sure approved repairers, we will repair them at no additional cost to you.

## WHAT DO YOU NEED TO DO AT THIS STAGE?

- **Review the Final Settlement:** Ensure that you are satisfied with the final settlement and the quality and extent of any repairs or replacements.
- **Communicate any Issues:** If you notice any issues or defects after the repairs are completed, please contact us promptly.

## WHO IS INVOLVED?

you, your	The person/s shown as the policyholder/s on the Certificate of Insurance including those family members who permanently reside at the insured address.
us, we, our, our team	Sure Insurance Pty Ltd (ABN 72 624 109 128).
approved repairers	The repairer or supplier used to repair, rebuild or replace your home as agreed by you and Sure Insurance.
Sure approved supplier, supplier/s	A Sure Insurance appointed approved supplier such as a local builder or sub-contractor.

### CONTACT US:

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## KEY STAGES OF THE SURE CLAIMS EXPERIENCE

# STAGE 6: FINALISE



### FAQs

#### What if I identify further damage related to my claim after it's been finalised?

Please contact us and your claim will be re-opened for review.

#### What if I'm not satisfied with the work completed by a Sure approved supplier?

If we have authorised and paid for the repairs to your home, we will provide you with our lifetime guarantee. This means that if any defects arise due to poor workmanship by one of our approved suppliers, we will repair them at no additional cost to you.

#### Will I be notified when my claim is closed?

Yes, we will advise you in writing when your claim is finalised and resolved.

### GLOSSARY

<b>policy</b>	This includes your Certificate of Insurance and the Sure Insurance PDS.
<b>agreement</b>	If we authorise and pay for the repairs to your home for loss or damage arising from an insured event, we provide a Lifetime Guarantee for this work. This covers the cost to repair any defect caused by the poor workmanship of one of our nominated repairers.
<b>Lifetime Guarantee</b>	Sure Insurance provides a lifetime guarantee if we authorise and pay for the repairs to your home arising from an insured event. This includes repair of any defect caused by poor workmanship by one of our nominated repairers.
<b>defects</b>	Restoration or repair work that does not comply with building standards or codes.
<b>final settlement</b>	The completion of repairs, rebuilding, replacement or a cash settlement of all loss or damage arising from your claim.

#### CONTACT US:

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**General Advice Warning:** Please note that any advice we provide does not consider your individual financial situation, needs and objectives, and you should read the PDS before deciding whether to buy insurance from us.

Sure Insurance Pty Ltd (ABN 72 624 109 128, AFSL 506378) ('Sure Insurance') acts under a binding authority as agent for the insurers of the products: Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605), a company incorporated under the laws of Massachusetts, USA (the liability of members is limited), trading as Liberty Specialty Markets (Liberty); and Pacific International Insurance Pty Ltd (ABN 83 169 311 193), trading as Pacific International (Pacific), The New India Assurance Co. Ltd. (ABN 93 000 151 593) (New India Assurance) and XL Insurance Company SE, Australia Branch (ABN 36 083 570 441). XL Insurance Company SE, Australia Branch is a part of AXA XL, a division of AXA. The insurers may act individually or as co-insurers. Please review the particular product which sets out the insurer(s).

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