

# THE SUU CLAIMS EXPERIENCE

## OUR CLAIMS PROCESS

Our claims process involves assessing your claim to determine whether it is covered by your policy and if a benefit is payable. Once we receive your claim, we will conduct an initial assessment and decide whether to:

- Appoint an SUU panel builder- the panel builder will inspect the Building damage claimed and provide their report to SUU. Should a panel builder be appointed, we will let you know within 5 business days. If your claim is accepted the panel builder will carry out repairs to the extent the damage is covered by the policy. In most circumstances, the panel builder will contact you to make an appointment to attend the property on the same day that they are appointed to your claim. They may also carry out urgent make-safes when you inform SUU that this is required.
- Appoint an SUU panel loss adjuster – the loss adjuster will inspect the damage claimed, gather any information required and provide their report to SUU. Their report will include any recommendation based on the information obtained and specific circumstances of the loss. The loss adjuster may also assist in engaging further experts when required and coordinating settlement of the claim. Should a loss adjuster be appointed, we will let you know within 5 business days.
- Request you supply reports from your own experts
- Request you supply documentation from your own records
- Or any combination of the above.

If we require you to provide any additional information, we will tell you why we need it.

Once we have all relevant information and have completed all enquiries, we will tell you within 10 business days whether we accept or deny your claim. This decision will be made within 4 months of receiving your claim unless special circumstances apply.

In the event that your claim or part of your claim is not covered under this policy we will inform you of the decision and reasons for our decision in writing, including information about our Complaints process.

## SETTLING YOUR CLAIM

For those claims that are covered under this insurance policy there are a number of options for settling your claim and we will take into account your wishes when we decide what we will do. Our options for settling your claim include:

### • Cash settlement

If we offer a cash settlement we will provide you with information to help you understand how they work and how decisions are made on cash settlements.

### • Engage our panel builder to carry out repairs

The builder will provide you with a 'scope of works':

#### *What is a Scope of Works?*

A Scope of Works is an agreed, itemised list of damaged areas that require repairs to be completed by a contractor (e.g. builder), and usually includes an estimated costing for the work required.

#### What is the Purpose of a Scope of Works?

The purpose of the SOW is to ensure all parties i.e. our customer, the builder and us (the Insurer) have a clear understanding on what repairs are required to be completed. This also acts as an agreement between all parties regarding the work that will be carried out.

#### *When is a Scope of Works completed?*

When a Partnered builder or supplier is allocated to a customer's claim they normally attend the customer's property and complete a Scope of Works (SOW).

A SOW is also required for any variation to the work being completed or for any private work the customer has arranged for the builder or supplier to do.

Please feel welcome to contact SUU or the builder if you require clarification about the proposed scope of works to be performed at your property. SUU or the builder are happy to answer any questions you may have.

## POLICY EXCESS

A policy excess will be applicable in most cases. This may be deducted from any cash settlement we make or payable by you directly to our panel builder, depending on how we settle your claim.

## VULNERABLE CUSTOMERS

If you are experiencing vulnerability, we encourage you to tell us so we can support you.