

We are here to support our customers that have been impacted by severe weather events.

Your Safety

The safety of you, your loved ones and your community is a priority, so please follow the direction of your local authorities.

If you have had to leave your property because of a severe weather event, we encourage you to only return to your property when it is declared safe to do so by emergency services.

When you can safely return to your property and your claim has been lodged, we will be there to help by:

- arranging a make safe to reduce the risk of further damage to your property, such as installing a tarp over your roof to prevent water damage until your roof can be repaired;
- arranging or paying for your temporary accommodation, if you are unable to live at your property because of the damage from the severe weather event*; and/or
- arranging the assessment, repair, replacement and settlement of your claim, for your home and contents that were damaged by the severe weather event, as soon as possible.

Making a claim

We encourage our customers impacted by severe weather events to contact us as soon as possible to lodge their claim, so we can provide immediate support.

This can be done via:

-  [online nrma.com.au/claims](https://online.nrma.com.au/claims)
-  **phone 13 11 23**

If you have been given the go ahead to return to your property by emergency services and you are waiting for an assessment to occur, you can clean up your property so long as it is safe to do so by:

- taking clear pictures or videos of your home and contents that were damaged by the severe weather event;
- making a list of all damaged items that you dispose of because they are unsafe or pose a health risk, that includes the make, brand, model, serial number, etc of such items.

If you are removing or disposing of items such as carpet, please keep a sample of the item or store them where they do not pose a health risk. If your contents have been damaged and you have purchased new essential items such as cooking appliances, please keep and provide your receipts for these to be considered as part of your contents claim (should you have such cover).

Financial difficulties

If a severe weather event causes you to be in urgent financial need, as part of your claim we can:

- fast track the assessment and our process to decide your claim; and/or
- pay an amount in advance to help ease that urgent financial need.

Please note, any advance payment made may be deducted from a future settlement sum or the total value of your claim.

What happens after a claim is lodged

Once a claim has been lodged, we will commence the assessment, repair and settlement of your claim. Below are the steps which you can expect to take place.



1. Clean up and make safe

Your safety is our priority. Your property may be seriously damaged after an insured event and unsafe to live in.

Our partner builders and suppliers will be able to carry out emergency repairs to your home if needed. For example this could include removing loose debris or installing a roof tarp.

If you are unable to live in your home, we can help arrange temporary accommodation.



2. Assessing the damage

Our partner builder, loss adjustor or supplier will arrange a time with you to come out and assess your damaged property and what caused it. In certain cases, there may be other experts or trades called in to assess the damaged property such as engineers, hydrologists or building consultants.



3. Claim acceptance

Once we receive all the information required, our claims team will be able to determine the coverage under your policy terms and conditions.



4. Scope of works

A scope of works for the repair of property will be emailed or mailed to you for review. The scope of works contains a list of repairs to be carried out to your property under the policy terms and conditions.

The document will need to be signed and returned with any applicable excess payment. At this stage, our partner builder will commence arranging trades to attend and repair your home.

If there is additional damage which was not known at the time of assessment, variations can be added to the scope of works while repairs are progressing.



5. Repairs or cash settlement

Depending on your circumstances, a cash settlement may be preferable to repairing or rebuilding your home.

To help you decide if this is the best method of settlement, we'll give you a Cash Settlement Fact Sheet, which explains how cash settlements work and gives you an overview of things to consider before making your decision.



6. Repair commencement

Our partner builder and their trades will complete the required works to your property. We aim to have repairs started as soon as possible.



7. Finalisation of your claim

Once the repairs are finished, our partner builder will complete a hand over with you and we'll finalise your claim.

Support services

We offer support to customers experiencing vulnerability such as language and literacy barriers, disabilities, mental and physical health conditions. If you feel comfortable doing so, we encourage you to advise us of any extra care you may need.

The following community support services that we partner with may also be available to you:

Lifeline: Australia's mental health crisis support service. Access to 24-hour crisis support, mental health support and emotional assistance. 13 11 14 | lifeline.org.au

Australian Red Cross: A volunteer-based organisation that provides humanitarian aid and community services in times of need. 1800 733 276 | redcross.org.au

GIVIT: A non-profit organisation matching generosity with genuine need. GIVIT connects donors and community organisations to make sure people and communities get exactly what they need, when they need it. givit.org.au



Disaster Chasers

Beware of disaster chasers, who may approach people impacted by severe weather events claiming to be acting on our behalf. When you have lodged a claim with us, we will not:

- send a tradesperson, assessor or builder to your property without a claim being lodged; and/or
- request or encourage our trades people, assessor or builders to collect your excess or other money from you.
- If you have concerns about the authenticity of any trades people, assessors or builders claiming to act on our behalf, please contact us immediately.