



## Scope of works

# Fact Sheet

### What is a scope of works?

It is a list of home building repair works needed to meet your insurance claim typically completed by QBE's appointed supplier.

### Why is a scope of works needed?

A scope of works outlines what repair or rebuilding work is necessary to resolve your building claim.

### The purpose of the scope of works

The scope of works plays an important role in us reaching agreement with you about what we will do to fix the damage to your property and can be used to obtain repair quotes.

### How we prepare a scope of works

Typically, a QBE appointed supplier (i.e. builder, loss adjuster, building consultant, or engineer who performs this role) prepares the scope of works. The scope of works may be developed by visiting your property to inspect the damage and asking you for information. This can also be completed by reviewing images or video footage remotely.

### What to expect with the process

The process for developing a scope of works will vary depending on your individual claim circumstances.

Developing a scope of works can involve discussions between yourself, QBE and the QBE appointed supplier to make sure it accurately reflects the extent of work required to complete repairs or rebuilding of your property as a result of your claim. Sometimes, a number of versions of the scope of works may be developed before it can be completed and agreed.

There may be circumstances when specific repairs are not included in a scope of works. This may be because there was pre-existing damage, maintenance or construction issues with your property that are not covered by the insurance policy.

A copy of the scope of works is provided to you for your review and consideration prior to repairs commencing. It is important you take the time to properly understand the scope of works. Feel free to ask us or QBE's appointed supplier any questions to clarify your understanding.

The scope of works may need to be revisited or varied once repairs have commenced if new information or additional unseen damage becomes known or identified.

### **If you have a complaint about the scope of works**

You can contact us if you have a complaint about the scope of works at any time. For more information about making a complaint please go to <https://www.qbe.com/au/about/governance/complaints> on our website.

### **Other useful references**

[Claims explained](#)

[How to make a claim after a natural disaster](#)

[Assessment and repairs process](#)