

## Frequently Asked Questions

### **Q: When can I appoint a builder?**

- You can appoint a builder on behalf of the Insured at any time. We have an approved panel of builders that we recommend are appointed, which we can also elect to authorise directly. However, we are unable to authorise repairs quoted by non-panel builders, where these claims will be cash settled in accordance with the terms of the policy.

### **Q: What will the panel-builder be able to do once appointed?**

- The panel builder will be able to undertake emergency temporary make safe repairs to mitigate further loss, report on the damage and also provide a repair quote/scope.

### **Q: What if the panel-builder sends me their report and repair quote, and the value is over \$5000?**

- In that case, any claim where the appointed panel builder scopes the required repairs and the repair costing is over \$5,000, the Broker will then refer this to HCl who will take over management of the claim.

### **Q: Can I accept a claim and approve repairs through a panel-builder?**

- Whilst a Broker might decide to authorise a panel builder to proceed with repairs on behalf of the insured, the decision for claim acceptance rests with HCl, and the Broker will have to refer this to HCl for the claim to be accepted.

### **Q: Can I appoint a private non panel-builder of the insured's choosing?**

- A Broker can certainly appoint a private non-panel builder of the insured's choice, but they do so on behalf of the insured – and not on behalf of HCl – where any accepted costs resulting from this will be directly cash settled to the insured, subject to the terms and conditions of the policy

### **Q: Can I appoint a Loss Adjuster to assess a claim?**

- If a Broker considers that a claim requires a Loss Adjuster to be appointed to assess a claim, they cannot make this decision and will need to refer this to HCl, who will arrange the Loss Adjuster and also take over the management of the claim.

### **Q: Can I make payments under the claim?**

- A Broker can raise payments on InfoArc on behalf of the insured, which will then need to be referred to HCl for claims acceptance and payment approval.

### **Q: Why does Hollard use a panel of builders?**

- Hollard uses a panel of builders who can deliver a consistent level of quality repairs and customer service that we expect for our customers and is required via different insurance code and regulatory obligations. This service is achieved via a contractual relationship with these builders to ensure that the service is delivered and a guarantee of the repairs.

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# CLAIMS EXTENSION SUPPLIER INFORMATION REQUIREMENTS CONT'D



## **Q: How is the panel of builders selected?**

- The Hollard panel of builders are selected by a due diligence and tender process. Builders are required to demonstrate the qualities that Hollard requires of its appointed suppliers, along with meeting the required industry and regulatory standards.

## **Q: Can a Broker suggest a builder to be added to the panel?**

- A Broker can suggest a builder to Hollard to be included on the panel of builders. Subject to availability on the panel and that builder being able to demonstrate that they possess the required industry experience and qualities that Hollard expects of our panel builders. Applications by builders are considered during a review of the panel which occurs from time to time.

## **Q: Who do I speak to if I have an issue with a panel builder?**

- If you have an issue with one of our panel builders - and if the panel builder does not firstly address your concern - you can talk to one of our Claims Officers or your Account manager to discuss any concern that you might have.