

SCOPE OF WORKS FOR YOUR HOME BUILDING CLAIM – FACT SHEET



1. WHY AM I RECEIVING THIS NOTICE?

- A scope of works ("SOW") is needed to progress your home building claim.
- This information is to help you understand what a SOW is, why it is needed, its purpose, and what to expect with the process.

2. WHAT IS A SOW?

- It is a list of home building repair works covered by your insurance policy that are needed to reinstate your home.
- Whilst a SOW might look different depending on who creates it, the overall information helps identify and plan what is necessary to fix your home and complete your claim.

3. WHY A SOW IS NEEDED?

- We need to prepare a SOW to understand what building damage needs to be fixed under your home claim.
- The SOW may also be used to obtain repair quotations. It could also be a legislative compliance requirement as set out by your local, state, or territory government.
- It will also be used for determining applicable Home Owners Warranty (or equivalent).

4. HOW IS A SOW PREPARED?

- A suitably qualified person, such as a builder or engineer, will be appointed by us as our representative to prepare the SOW.
- The SOW can be created by either attending your home to physically inspect the damages sustained or virtually using technology depending on the severity of the damages.

5. WHAT CAN I EXPECT WITH THE PROCESS?

Discussions between you and our representative

- The process for preparing a SOW may vary depending on your claim and your unique individual circumstances.
- Preparing a SOW sometimes involves several discussions, and even the creation of a few versions before it is complete. This is to make sure it accurately reflects the extent of work required to complete the covered repairs or rebuilding.
- Variations to a SOW may become necessary after reinstatement works have begun, due to the discovery of additional damage or defects.
- As you best know your home, you can point out subtle damage caused by the event that our representative may not otherwise notice when they visit or virtually inspect your home.

Taking the time to understand the SOW

- It is important you take the time to properly read and understand the SOW.
- Feel free to ask us or our representative questions to help you understand or seek independent advice from a qualified builder or tradesperson about the SOW.

Changes to the SOW

- The SOW may need to be reassessed once repairs have started if additional information becomes available about the damage or newly identified damage needs to be included.
- There may be times where specific repairs are not included in a SOW. This may be because there was pre-existing damage or issues with your home that are not covered by your insurance policy.



6. WHAT IF I HAVE A COMPLAINT ABOUT THE SOW?

- You can contact your broker or our Claims team to discuss any concerns or issues you may have with the SOW.
- More information about making a complaint is on our [website](#).

OTHER USEFUL REFERENCES

For more information about the claims process, see the following general material provided by the Insurance Council of Australia:

- [Claims explained](#)
- [How to make a claim after a natural disaster](#)
- [Assessment and repairs process](#)

CONTACT DETAILS

Phone: 1300 143 536

Email: hsbclaims@hollardcommercial.com.au