



Phone: 1800 953 644



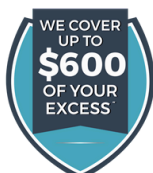
# Claims Guide 2025





Our goal is to keep Australia's insurance companies accountable.

Our service is on a no-win, no-fee basis\*





## Unfortunately, insurance isn't black and white.

The insurance claims process can be complex and time-consuming.

Engaging Rebuild Relief to manage your insurance claim positions you optimally for a thorough claims process.

Step one is a **100% FREE roof inspection**. We will assess your property, and look for damage that may have occurred from the most recent storm activity in your area.

Backed by our no-win, no-fee\*; it's something you can't afford not to do.







*We work  
towards  
upholding the  
integrity of  
Australia's  
insurance claims  
industry.*



*We diligently work  
towards Australians'  
building insurance  
claims being  
comprehensively  
settled.*

***We work for you.***



If your home has sustained damage and you need to make an insurance claim, you have some options.

Let's go over these options and see what makes the most sense for you.





## Option 1.

### You don't make a claim at all.

*"It's only minor damage"*

*"I was too busy, I just didn't get around to it."*

*"It's too cumbersome"*

Not many people take the first option as there may be a chance you will be left to fix future maintenance issues that may arise, at a cost to yourself. Most people rule out this option.





## Option 2.

### **Rather than using our service, you lodge and manage the claim yourself.**

This option is not popular as it may be, complex, time-consuming and the nature of handling a claim yourself may lead to items being missed, time delays, confusion and stress.

#### A few things to think about;

- Have you ever managed an insurance claim for hail damage?
- Have you got time to wait on the phone for hours with your insurer?
- Have you got the time to deal with the trades and assessors?
- Do you know what you are actually entitled to, and why?
- Don't you want to save some money from you excess?

Life is busy. Managing this process and dealing with insurers can take time. Hours on the phone isn't practical. After approval, you must liaise with tradespeople, follow their timelines, and ensure the work meets your standards.





## Option 3.

### Let our professional claims managers handle the entire process for you!

You will have complete peace of mind knowing that your claim is being managed by an Insurance Claims Specialist who is acting on your behalf.

We will handle:



- The initial roof inspection
- Lodging the claim on your behalf
- Managing the claim
- All correspondence with the insurer & tradespeople
- Troubleshooting any issuers or variations that may arise
- Disputing any denials or partial approvals

Here at Rebuild Relief you would have a dedicated case manager, who will be your single point of contact for the duration of your claims process.

#### The benefits:

- Hassle-free, end-to-end roof inspection and claims management service
- No waiting on the phone to speak to one of the insurer's staff members.
- No emails from your insurer requesting additional information.
- No-Win, No-Fee\* service engagement.





# No-Win, No-Fee\*

Hassle-free claims management on a no-win, no-fee\* basis

***We proudly showcase a history of 100+ 5-star reviews and numerous customer testimonials. With an impressive success rate of 96%\* among 1200+ clients, Rebuild Relief consistently delivers exceptional service to its customers.***

#### Terms and Conditions:

\*Between June 2022 and July 2023, we achieved a success rate of 96% for our clients - data attributed to ClaimsCo claims managed on a won vs loss scenario and past performance is not indicative of future performance. ClaimsCo Pty Ltd Trading as Rebuild Relief (ACN: 648 518 165; AFSL: 530925)

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1. No Win, No Fee\*: If the Customer's Claim is not approved by the insurer at the finalisation of the Claim, the Company will NOT charge a Fee for the Services provided. In the event that the Customer has a partial settlement offer from their insurer before engaging the Company's services and if the Company is unsuccessful in increasing the inclusions or value of the claim, or if the claim is not accepted by the insurer, the Company will not charge a service fee. This is in line with the Company's Conditional 'No Win, No Fee' policy. If the Customer terminates before completion of the claims lodgement stage but before the insurer determines the claim amount a partial Service Fee will apply as per the termination policy.





## THIS IS WHY WE DO WHAT WE DO.

### Deandra Hinschen



“What a great experience, we had a some setbacks with our insurance company, but Savannah, what a fantastic job she did, big shout out to her, always communicating with us and letting us know of updates. Thanks Savannah!!”

### Adam Elliott



“I couldn't be more impressed with the help and service I received from Savannah. I live in Merewether NSW and had large amounts of hail damage that she was able to get pushed through my insurance company within the matter of 6 weeks. If it wasn't for her I wouldn't have bothered as I don't have the time to chase insurers and builders. This was seamless and I would 100% recommend it.”

### Leanne Buntain



“Thanks Rebuild Relief for helping me with my claim. Jeanny has been wonderful, keeping me regularly updated with my claim and always available to clarify details. Very professional service.”

### Anna Stenhouse



“Super easy to deal with! After it was difficult to register my claim with my insurance company, Rebuild Relief was so easy! They looked after all of the paperwork and messing about with minimal effort from me. Rebecca and Leila were excellent!”

### Kyle Gardner



“I live in Queensland.. Laura from the team looked after my claim and I am very happy with the outcome. Laura was amazing with getting everything sorted for my claim, giving me updates and letting me know what was happening through the whole process. I am very happy with Laura's service, and could not recommend her enough!”





Our goal is to secure the rightful and appropriate compensation that you are entitled to under your insurance policy

Amid assessing damage and formulating your claim, details could be missed. Our professionals delve into your policy, documents, and estimates for comprehensive loss understanding. Meticulous documentation and cost calculations often secure higher payouts—our 96%\* success rate attests to our commitment to claims management.



# Don't risk your family's most important asset!

Navigating insurance communication can be daunting. Rest assured, we'll handle it for you, impeccably liaising with insurers. We provide you with information and update you through every step of the claims journey.

Call us on [1800 953 644](tel:1800953644) to book your FREE roof inspection, or to ask any questions you may have about our service.







**BEFORE**



**AFTER**



**BEFORE**



**AFTER**



# Frequently asked questions

## **Q. What's the cost of the roof inspection?**

- A.** The roof inspection is **FREE**, we provide you with a set of photos with peace of mind as to whether your roof may be hail damaged.

## **Q. Even though my roof isn't leaking, could I still have damage?**

- A.** In our experience, leaks may not start straight away. While leaks may not show up immediately, they often lead to more significant issues overtime, like mould and structural damage. Delaying an insurance claim can complicate matters, potentially leading to claim denials and out-of-pocket expenses.

## **Q. How do you save us up to \$600?**

- A.** We are able to contribute up to \$600 towards your excess. When your repairs are completed by a recommended repairer, we are paid a referral from the repairer. For example, if your excess is \$800, we contribute \$600 towards the recommended repairer and you will only need to contribute the balance of the excess (being \$200) to the recommended repairer, once the building contract is signed and the repair settlement is paid into your bank account for the repairs.

## **Q. How is this different from going directly through my insurance company?**

- A.** Our main differences are:  
We will handle the claim and complexities on your behalf.  
This means our team will:
- Sit on hold for countless hours while you go about your day-to-day.
  - Follow up with your insurer regularly and provide you with updates.
  - Manage the complexities of the process, updating you at every key milestone.
  - We have 100+ 5-star reviews and a high success rate with the claims we lodge.

## **Q. Why should I use your service?**

- A.** Our service exists to assist you on your insurance claim journey.  
Our goal is to serve you with a seamless claims management solution, reducing the stress and time it takes to manage a claim. We pride ourselves on being a customer advocate, separate to the insurance companies, allowing us to be dedicated to getting you the best outcome. We work for you!

## **Q. Why wouldn't I just get my insurance company to inspect?**

- A.** We pride ourselves on being different to the insurance companies (as we do not sell insurance products). Our team is highly trained in hail damage and has the training and tools to inspect any potential damage from a hail storm.  
Backed by 100's of 5-star reviews and a high success rate, our team is dedicated to working in your best interests and to not overlook any potential damages or risk.



**Q. What happens if I leave my roof damaged?**

- A.** You may not notice the effects of damage immediately after a hail storm. However, if the damage is not repaired, your home may face major issues in the future. This may include issues with rust as well as potential water leaks. You may not notice the leaks until it's too late and further damage occurs. If there has been any hail in your area, we encourage you to take advantage of our free inspection to determine potential damages to your property to make the decision if you will make a claim for any damages. Some policies may have time limits to lodge a claim once you notice any damages.

**Q. Can you manage a claim I have already lodged or been denied for?**

- A.** A new claim is more effective for our team to gain a successful outcome, but if you've already begun and you are experiencing issues, we can step in based on your prior insurer interactions. Our success stories include turning denied claims into approvals. If your claim has faced denial or partial approval, contact us without delay for fast assistance.

**Q. If I make a claim will my premium go up?**

- A.** When a region is affected by natural disasters like hail storms, insurance premiums for the affected areas may increase due to elevated risk levels. These changes can be influenced by factors such as annual updates to insurance records reflecting recent weather activities and the collective repair efforts of residents in the same region. It's worth noting that premiums may also rise simply due to the location, even without making a claim. Therefore your claim may or may not affect your premiums.

**Q. What happens next?**

- A.** After your inspection, you will receive an email along with some photos providing a highlight of the damage that was found. If we identify significant damage, pursuing a claim on your insurance policy may be the best course of action. On the other hand, if the damage is minimal and does not necessarily warrant an insurance claim, we will communicate that with you also. Please keep an eye on your emails to continue the process alongside Rebuild Relief and ClaimsCo.

**Q. How is Rebuild Relief paid?**

- A.** Our services are provided on a conditional NO-WIN, NO-FEE basis.  
We are remunerated in two ways:
- i) The main way we are paid for our services is via a referral fee from a licensed recommended repairer at the completion of your repairs.
  - ii) Another option, if you choose not to have the repairs completed by one of our recommended repairers, a service fee will apply for the services provided by us to manage your claim. Refer to your Engagement Letter for further details relevant to your individual claim.



Phone: 1800 953 644  
Email: [info@rebuildrelief.com.au](mailto:info@rebuildrelief.com.au)

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