



Insurance Council
of Australia

Insurance Recovery Process

The Insurance Council of Australia and insurers are helping your community to recover.

To assist you with your insurance recovery there are typical insurance stages you can expect your claim to follow.

The timing of each stage of the insurance claim process will differ depending on the severity and complexity of the claim.

01

Make Safe

If your property has been damaged, your insurer will arrange emergency works to minimise any hazards and prevent further damage. This can include removing debris, isolating damaged solar panels or electrical circuits and installing a roof tarp.

02

Assessing the damage

An insurance assessor (or claims adjuster) will inspect the damage to your property. An engineers inspection may also be required to determine if there is any structural damage.

03

Scope of Work (or Statement of Work)

The Scope of Work is the written report that sets out the repair/rebuild work to be performed. It's important to read the report and let your insurer know if changes are required. A Scope of Work can be varied later if further damage is found.

04

Repair

Once your Scope of Work has been agreed, it's time to repair or replace the damage. If your insurer is managing the repair/rebuild, they will appoint a builder, arrange the contracts and notify you of the construction schedule. Your insurer will also manage local council approvals as required.

05

Cash settlement

If your claim is cash settled (because of a total loss, or at your request) and you manage repair or rebuilding yourself, it's important you comply with council regulations and buildings codes, as well as using a licensed builder. If you fail to do this, your home may not be insurable in the future.

06

Feedback/complaints

If you are unhappy with the handling of your insurance claim, you can lodge a complaint with your insurer. Your insurer has a dedicated internal dispute resolution process to resolve your concerns. If you need further assistance, you can contact the Australian Financial Complaints Authority on 1800 931 678.



The Insurance Council of Australia is the general insurance industry body. Following disasters, we work closely with the community, government and insurers to help residents recover.

Please contact your insurer with any claims questions you may have. For general information, you can contact the Insurance Council of Australia on 1800 734 621.