



# Understanding your scope of works

This information sheet explains the scope of works document. It plays an important role in how we assess and itemise the cost of the rebuild or repair work needed to fix your home.

Claims under RACV Home Insurance policies are handled by the underwriter, Insurance Manufacturers of Australia Pty Ltd (IMA). References to 'we', 'us' or 'our' in this document is a reference to IMA, not RACV Insurance Services Pty Ltd or any other RACV company.

## What is a scope of works?

Your scope of works is a document that explains exactly what's needed to repair or rebuild the damage covered by your policy. It outlines things like:

- which rooms and areas are affected
- the trades and labour required for the job
- the materials that will be used
- any specific details or requirements for the repairs.

## How we prepare your scope of works

1. One of our property assessors will visit your home to inspect the damage.
2. If needed, we'll arrange specialist reports – such as engineering, leak detection, roofing or mould assessments – to fully understand the issue.
3. Our preferred builder then prepares a detailed scope of works outlining the repairs required.
4. We carefully review everything to make sure it's accurate and covered under your policy, then share a copy with you.

## Next steps once you receive the scope of works

- **If you agree:** Please sign the scope document and pay any applicable excess so repairs can commence.
- **If you're unsure:** We encourage you to contact us or the builder to discuss any questions or concerns.
- **If you disagree:** Please contact us. We may ask you to provide an alternate scope or quote, which we will review carefully.

## Variations (extra damage found later)

If more damage from the same event is discovered before or during repairs, and we are rebuilding or repairing your home, our builder will tell us straight away so we can:

- confirm it's covered; and
- issue an updated scope (called a Variation) and keep the job moving.

If you discover additional damage related to the same event after accepting a cash settlement, stop any repair work (if safe) and contact us as soon as possible. We'll assess the new damage and, if it is covered under your policy and caused by the same event, we may make an additional payment to you.

## Disagree with the scope or a variation?

Contact us first—we'll try to resolve it quickly.

If you're still unhappy you can lodge a complaint any time: [racv.com.au/contact-us/feedback-complaints.html](http://racv.com.au/contact-us/feedback-complaints.html).

## We're here to help

Call us on 131 903 or visit [racv.com.au/help-and-support.html](http://racv.com.au/help-and-support.html)

We're here to help if you need extra support, this could be due to financial hardship, language or literacy challenges, disability, mental or physical health conditions, and conduct of others such as act of violence, intimidation or financial abuse.

If you feel comfortable, we encourage you to let us know what help you need.

We offer interpreter services in over 150 languages, relay services for people who are d/Deaf or hard of hearing, financial assistance, and support for those affected by family violence.

You and your family can also get *free, confidential counselling* through our partner, Sonder. Everything shared with Sonder stays private, and using the service has no effect on your policies. To connect with Sonder, give us a call on 131 903 and our team will put you in touch.