



Third-parties that offer claims services.

Ensuring that you make informed decisions

Third-party claims representatives often visit communities after weather events, such as hailstorms, cyclones and floods. They usually doorknock or leave letters and leaflets to offer claims services.

This brochure explains what a third-party claims representative is and how you can identify them. It also includes what to look out for when considering their services and how we can help.

What is a third-party claims representative?

Third-party claims representatives offer services to people who may have damage to their home from a weather event.

They doorknock and leave letters and leaflets to offer their services shortly after a weather event or in later months.

The types of services that third-party claims representatives may offer include:

- lodging and managing home insurance claims,
- inspecting damage,
- representing customers through the claims process generally, and
- managing repairs.

Case study

During a hailstorm, Sarah's roof was damaged. The next day, Mike visits Sarah at home, and offers to handle the insurance paperwork and arrange for the repair to her roof, in exchange for a fee.

Mike is a third-party claims representative.

Third-party claims representatives do not work for us, and they may request a fee for their service.

The logo for AAMI, consisting of the letters 'AAMI' in a bold, red, sans-serif font.

How to identify third-party claims representatives

To identify third-party claims representatives, there's a couple of things you can look out for:

✓ Visits to your home

Unlike us, third-party claims representatives often visit your home without contacting you first. Our Assessors, Builders or Claims Managers will visit your home after we have agreed a date and time with you.

✓ Requests for fees

Third-party claims representatives may request a fee for their services. We will not ask for payment on top of your excess to manage your claim or to repair your home using our builders or suppliers.

If you're not sure, ask for their details and speak to your Claims Manager. They will be happy to help.

Things to consider before using a third-party claims representative

It's important to do your research if you are thinking about using a third-party to manage your claim.

Here are three easy steps you can follow:

Step 1: Understand your cover

Your insurance policy helps protect the things that really matter in your life - your home and belongings. It covers damage caused by severe weather and other insured events.

It does not cover fees or services provided by third-party claims representatives. Our Lifetime Guarantee on the workmanship on repairs does not apply to work managed or completed by third parties.

Please check your Product Disclosure Statement (PDS) and Certificate of Insurance to understand your cover in more detail. Your Claims Manager will be happy to help answer any questions you have.

Step 2: Check their credentials

Third-parties need to have a licence to provide claim services. Make sure you ask for their:

- ✓ Australian Financial Services Licence (AFSL) number. You can check their details on the Australian Security Insurance Commission's (ASIC) database by visiting connectonline.asic.gov.au
- ✓ Financial Services Guide,
- ✓ Required fees, and
- ✓ Australian Financial Complaints Authority (AFCA) credentials.

A trustworthy representative will be happy to provide you with references if you ask. Take the time to contact them and ask questions about their experience and the quality of their work.

Step 3: Understand terms, conditions and fees

Take your time to review their services, compare quotes, and read the fine print. A trustworthy representative will not pressure you to make a quick decision or pay upfront.

Before you sign a paper or electronic contract, including an authorisation to act on your behalf, make sure you have all of the information you have asked for and understand the terms, conditions and fees.

It is your right to engage the service of a third-party claims representative.

We're here to help

Our Claims Managers, Assessors and Builders are here to guide you through the claims process, from lodgement, through to damage assessment and completing your home repairs. We're here to help.

Please speak to your Claims Manager before you agree to any third-party claims services or if you have any questions about your claim.

Extra support

Sometimes your circumstances might mean you need additional support or assistance in dealing with us. This could be due to your physical or mental health, family or financial situation or cultural background. If you are comfortable, you can tell us about your situation and we will work with you to arrange support.

Frequently asked questions

Does my home insurance policy cover the costs for third-party claims representatives?

No, it does not cover fees or services provided by third-party claims representatives.

Your insurance policy helps protect the things that really matter in your life - your home and belongings. It covers damage caused by severe weather and other insured events.

Please check your Product Disclosure Statement (PDS), and your Certificate of Insurance to understand your cover in more detail. Your Claims Manager is also happy to help answer any questions you have.

How do I know it's a third-party claims representative?

They will often visit your home without contacting you first and request a fee for their services. If in doubt, ask for their Australian Financial Services (AFS) licence details and check this against the Australian Security Insurance Commission's (ASIC) database, by visiting connectonline.asic.gov.au.

Who should I contact if I have questions about a third-party claims representative?

Please speak to your Claims Manager, they will be able to help.

What if I have engaged a third-party claims representative and then later do not want them authorised on my claim?

Authorising a third-party claims representative allows them to act on your behalf on your claim. To change this, please speak to your Claims Manager as soon as possible. Please check your contract with your third-party claims representative for any cancellation fees. Remember, your policy does not cover fees or services provided by third-party claims representatives.

What should I do if a third-party is managing my claim and it is not progressing?

There can be many reasons why your claim is not progressing. If we are still waiting on information to complete an assessment, we cannot progress your claim. We recommend you speak to your third-party claims representative and seek independent legal advice if you are not happy with the update.

What do I do if the third-party claims representative has gone into receivership?

This depends on the status of your claim. Your Claims Manager will be happy to help if we have not cash settled your claim. Unfortunately, we are unable to help if we have already cash settled your claim and recommend you seek independent legal advice.

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