



Temporary Accommodation.

Ensuring you have a safe place to live

We're sorry your home has been damaged, and you need to find temporary accommodation. Looking after you is our number one priority and we're here to help. This brochure explains how you can use your Temporary Accommodation Cover included in your insurance policy with us. We hope it helps support you when making your temporary accommodation decisions, guiding you through what you will need to consider for your own circumstances.

About your cover

Your Temporary Accommodation Cover will cover your reasonable and necessary costs if your home is unsafe and cannot be lived in. Costs will be covered while we're assessing and then after we've agreed to accept your claim, for the short or long term, depending on your needs.

Accommodation types

There are two types of temporary accommodation, short-term, and long-term.

Short-term temporary accommodation is provided when your home is unliveable and repairs are expected to take up to 4 weeks. Costs are agreed by us and are generally based on standard rates for a hotel, motel, or serviced apartment. Extra costs, including food, laundering and room service, are not covered.

If repairs are expected to take longer than 4 weeks, we will work through options with you, including moving you into more affordable, long term, temporary accommodation so your costs can be covered for longer. This type of accommodation is usually residential and where possible is of a similar standard to your home.



What is covered

The amount we cover for temporary accommodation is based on the type of policy you have with us. It is paid in addition to your repair and rebuild costs or cash settlement.

Generally, temporary accommodation costs are covered up to 10% of your building sum insured. Both short- and long-term temporary accommodation costs contribute towards your maximum cover limit.

If you have a policy that has a building sum insured of \$500,000, up to \$50,000 of temporary accommodation costs will be covered.

Your sum insured has been agreed by you. It's your responsibility to regularly review your sum insured to ensure it's appropriate for your needs.

If you have added the Complete Replacement Cover® option to your policy, your reasonable and necessary temporary accommodation costs will be covered.

Temporary accommodation cover is limited to 52 weeks for all our policies, whether you have a building sum insured or Complete Replacement Cover®.

When your home is safe and liveable again, or you have exhausted your Temporary Accommodation Cover, we will no longer cover your costs.

For long-term temporary accommodation, some additional costs are covered on top of your Temporary Accommodation Cover. These can include costs to redirect your mail, connect water, gas, and electricity. It can also include break fees to terminate a lease for a temporary accommodation rental if you can return to your home before the lease ends. As bonds are refundable if the property is maintained, this cost is not directly covered by your temporary accommodation cover.

It's important to check your policy documents to understand your Temporary Accommodation Cover. These documents, along with your Certificate of Insurance will explain your cover, limits and if any exclusions apply.

Your Claims Manager can also help you understand the maximum amount we will cover for your temporary accommodation.

What you should consider

There are a few things to consider before deciding on your temporary accommodation. This includes:

- ✓ being clear on your Temporary Accommodation Cover upfront, will mean you look for options that are within your budget if you have a building sum insured policy,
- ✓ knowing what you will need, including the location, number of bedrooms, furniture, and local amenities, and
- ✓ understanding how long you may need accommodation for.

It can sometimes be difficult to find temporary accommodation in your local community, that is of a similar standard to your home at a reasonable cost. Availability can be limited, especially after severe weather where there is widespread damage.

Repairs and rebuilds may take longer than expected. Maintenance that you need to complete before repairs can commence, council permits and approvals, material delays, trade shortages and unforeseen circumstances may also impact timeframes.

We will share any delays with you to help you consider whether you need to make any changes to avoid exceeding your Temporary Accommodation Cover limit. Also make sure you factor in additional time when initially selecting your temporary accommodation.

You should also understand what your financial capacity is to pay for temporary accommodation if you reach the maximum limit and your Temporary Accommodation Cover ceases.

Working together

Whilst we will make every effort to help you find suitable options or alternatives through our partners, it's important we work together. Generally, for short-term accommodation, we can help find this for you. For long-term temporary accommodation, we recommend you actively look for your accommodation, so you are comfortable for the time you will be there. Before you make any decisions or bookings, please speak to your Claims Manager so we can ensure the cost and timeframes are reasonable.

Frequently asked questions

How much does my Temporary Accommodation Cover include?

If you have a building sum insured policy it covers costs up to 10% of your building sum insured. If you have chosen the Complete Replacement Cover® option, it will cover the necessary and reasonable costs of your temporary accommodation. For both building sum insured policies and Complete Replacement Cover® policies up to 52 weeks of temporary accommodation is covered. Your policy documents, along with your Certificate of Insurance will explain your Temporary Accommodation Cover limits and if any exclusions apply. Your Claims Manager can help you understand the maximum amount we will cover for your temporary accommodation.

Can I access my Temporary Accommodation Cover if I stay with family and friends?

Generally, this covers the necessary and reasonable costs incurred for short and long-term temporary accommodation. Some costs, including board or rent you may pay to family or friends may be covered. Please talk to your Claims Manager about any costs you are incurring.

Do you find my temporary accommodation, or do I need to source it myself?

We're here to help ensure the temporary accommodation meets your needs, for the appropriate length of time, within your maximum cover. Whilst we will make every effort to help you find suitable solutions, it's important we work together. Generally, for short-term accommodation, we can help find this for you. For long-term temporary accommodation, we recommend you actively look for your accommodation, so you are comfortable for the time you will be there.

What happens once I've located my temporary accommodation?

Please speak to your Claims Manager before making any bookings, so we can ensure your costs and timeframes are reasonable. If we're organising the accommodation for you, we can pay the costs directly to our accommodation supplier. If you're organising, we'll reimburse you to cover the costs.

Can I bring my pet to the temporary accommodation I'm staying at?

If it's ok with the accommodation provider, it's ok with us! If your pet is unable to stay at your temporary accommodation with you, you will be responsible for arranging a place for them to stay and for any additional costs.

Are any other costs covered for long-term temporary accommodation?

Yes, costs to redirect your mail, connect water, gas, and electricity are covered on top of your Temporary Accommodation Cover. Break fees to terminate a lease for a temporary accommodation rental if you can return to your home before the lease ends are also covered. As bonds are refundable if the property is maintained, this cost is not directly covered. Please speak to your Claims Manager for any questions on the coverage of specific costs.

What happens if my home is not liveable, and I've exhausted my Temporary Accommodation Cover?

Generally, you will be responsible for your ongoing costs. Please talk to your Claims Manager, they will work with you to understand if there are any other options to consider.

If my home is not liveable due to damaged contents items only, can I still use my Temporary Accommodation Cover?

No, we don't cover accommodation costs if damage to your contents is the reason why you can't live in your home.

What happens if my needs change or my repairs are delayed, and I need to change my temporary accommodation to avoid exceeding my cover limit?

We can help with this. Please speak to your Claims Manager as soon as possible.

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