

THIRD PARTIES OFFERING CLAIMS SERVICES



Helping you make informed decisions

Third party claims representatives (also called claimant intermediaries) often visit communities after weather events, such as hailstorms, cyclones, and floods.

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?

A third party claims representative offers services to people who may have damage to their home.

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

The types of services they may offer include:

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

They do not work for AAMI and may request a fee for their services.

Case Study

During a hailstorm, Sarah's roof was damaged. The next day, Mike visits Sarah at home. He offers to look after the insurance paperwork and arrange for the repair to her roof in exchange for a fee. Mike is a third party claims representative.

How to identify third party claims representatives

There are two ways you can identify third party claims representatives.

✓ Visits to your home

Third party claims representatives will often visit your home without contacting you first.

Our Assessors, Builders or Claims Managers will visit your home after we have agreed on 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 in addition to your excess to manage your claim or to repair your home using our builders or suppliers.

AAMI

Things to consider before using their services

It is your right to use a third party claims representative to help with your claim. If you are thinking about using their services, make sure you do your research.

Step 1. Understand your cover with us

Your insurance policy helps protect the things that matter in your life from loss or damage – your home and belongings. It covers damage caused by weather events, for example hail and storm, and other insured events.

It does not cover fees or services provided by third party claims representatives. Our guarantee on repairs does not apply to work that we do not authorise and arrange.

Please check the Product Disclosure Statement and your certificate of insurance to understand your cover in more detail.

If you cannot find your policy number or documents, do not worry. You can find the Product Disclosure Statement on the AAMI website, and find your certificate of insurance after you have logged into your account. Or you can call us to get a copy.

Your Claims Manager will also be happy to help answer any questions you have.

Step 2. Check their credentials

Third party claims representatives 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 against the Australian Securities & Investments Commission (ASIC) database by visiting service.asic.gov.au/search/,

- Financial Services Guide,
- Fees for service, 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 their terms, conditions, and fees

Take 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, check you have all the information you have asked for. Make sure you understand their terms, conditions, and fees.

We are 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.

You may wish to 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. We will work with you to arrange support.



Frequently asked questions

What does my home insurance cover?

Your insurance policy helps protect the things that matter in your life from loss or damage - your home and belongings. It covers damage caused by weather events, for example hail and storm, and other insured events.

Please check your Product Disclosure Statement for more information about your policy including any additional and optional covers you can pay for, limits, conditions, and exclusions. Also check your certificate of insurance for your home and contents sum insured.

If you cannot find your policy number or documents, do not worry. You can find the Product Disclosure Statement on the AAMI website, and find your certificate of insurance after you have logged into your account. You can also call us for a copy.

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

No, it does not.

How do I know if I am speaking to a third party claims representative and not my insurer?

Third party representatives will often visit your home without contacting you first and request a fee for their services. If you are not sure, ask for their Australian Financial Services Licence (AFSL) details.

Check these details against the Australian Securities & Investments Commission (ASIC) database. Visit service.asic.gov.au/search/.

Can I speak to my Claims Manager if I have questions about a third party claims representative?

Yes, they will be able to help.

A third party is managing my claim. I do not want them authorised on my claim any longer. What should I do?

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.

Third party claims representatives may charge cancellation fees. Please check your contract with them. Your policy does not cover their fees.

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

We are happy to work with you and your third party claims representative to progress your claim.

There can be many reasons why your claim is not progressing. If we are waiting on information from your third party representative, we cannot progress your claim.

If you are still unhappy with how your claim is being managed by your third party representative, you can seek independent legal advice.

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 can help if we have not cash settled your claim. Unfortunately, we cannot help if we have cash settled your claim. We recommend you seek independent legal advice.

I need extra support. Can you help?

We understand that sometimes you may need extra care and support during difficult times in your life. We are committed to looking after your needs with sensitivity, dignity, respect, and compassion. Please speak to your Claims Manager and we can work together to help find the support you need.