

Scope of Works Fact Sheet

Scope of works for a Residential Strata insurance claim

The scope of works is a document that plays an important role in assisting us to decide what damage to your property is covered by your insurance policy.

The scope of works is a list of residential strata building repair works in response to your insurance claim. It can help identify what repair(s) or rebuilding work is needed to repair damage to your home and may be used to obtain repair quotes.

Why a scope of works is needed?

A scope of works is a guide to assist Axis to understand what repairs are covered by your residential strata building insurance and what may not be covered. It identifies claims of higher value, involves major damage, or is otherwise complex to fix requiring coordination of multiple trades or contractors.

How we prepare a scope of works

The scope of works is usually prepared by our loss adjustor (and/or builder or engineer who performs this role). The scope of works may be developed virtually or by visiting your property to inspect the damage and asking you for information.

What to expect with the process?

The process for developing a scope of works may vary depending on your insurer and your unique individual circumstances.

Developing a scope of works can involve several discussions, and possibly several versions before it is complete. This is to make sure it accurately reflects the extent of work required to complete repairs or rebuild your property.

As you know your property well, you can point out subtle damage caused by the event that our loss adjustor (or other

person preparing the scope of works) may not otherwise notice when they visit your property.

The initial scope of works may need to be reassessed once repairs have commenced, if new information becomes available about the damage that requires repair or replacement.

There may be circumstances when specific repairs are not included in a scope of works. This may be because there is damage to your property that is not covered by your insurance policy.

It is important that you take the time to properly understand the scope of works.

How to find out more

Feel free to ask us, or our representatives any questions to clarify your understanding of this process.

You can also seek independent advice from a qualified builder or tradesperson, or other expert (e.g. a building consultant) about the scope of works.

If you have a complaint about the scope of works

We have a complaints process. You can contact us if you have a complaint about the scope of works at any time.

More information about making a complaint is on our [website](#), including how to access the Australian Financial Complaints Authority if you are unhappy with our response.

Other Useful References

For more information about the claims process, see the following general material provided by the Insurance Council of Australia:

- [Claims explained](#)
- [How to make a claim after a natural disaster](#)
- [Assessment and repairs process](#)