



barclays[®]
building services

FAQ's

Frequently Asked Questions
2019

Introduction

Whatever the extent of the damage, for the people involved, it's a stressful experience. We trust that this little booklet will help to answer some of the questions you may have.

Contents

Meet the Team	3
Emergency Works	
Now What?	
Flooring Damage	
Large Loss	
Fire Claims	
Excess Questions	
Maintenance Questions	
Repair Questions	
OH&S	
Customer Satisfaction	

Meet the Team

Customer Service Officers [CSO's]

CSO's will handle the initial stages of the claim process, coordinating the property assessment and sending out relevant documentation. They will be your first point of contact until the job is accepted as an active claim and it is then passed onto the Claim's Coordinators.

Inspectors / Estimators

Inspectors will attend your property and assess damages, take photos and explain the claim process with you. Estimators will compile the projects scope and create the quotation to suit the damages, ready for submittal to your insurance company.

Claims Coordinators

After your job has been accepted as an active claim, the Claims Coordinator will then be your main point of contact up until the repairs have been completed. Their job is to assist in scheduling in the repairs with you and our subcontracted trades to ensure a smooth and efficient process for all parties involved.

Emergency Works

What are the key points I need to be aware of?

- Advise your Insurance Company of any emergency repairs that may be required [e.g. water in the electrics, collapsed ceiling, exposed wires, damaged/leaking water pipe and temporary fencing etc.] Note: Please stay clear of these areas until they can be made safe and secured.
- If you require temporary fencing, you will need to advise our staff if you have a pool or any pets.
- Burst Pipes – if you have a burst pipe, it would be best to speak with your insurance to see if your policy covers the repair of the pipe. In most cases you will need to fix the pipe, Barclays can attend and carry out a make safe for the burst pipe. We would usually cap off the water to the affected area if we can get to the pipe easily. If the leaking/ burst pipe is in a wall or ground then we would need to seek further approvals to excavate this area to access the pipe.
- Damaged structures can be very dangerous, so it's important to listen to emergency services and professionals regarding access and movement around your property.
- If you have had a break in please check urgently to ensure no keys are missing as this may require a change of locks / recoding of keys.
- If a damaged door is to be fixed shut, do you have another means of entrance/exit?
- Ensure lights and electrics are not affected by water. If necessary, turn off water and switch off electrics at the meters.
- If the damages have caused mould growth please inform your insurance company promptly.
- If there are known hazardous materials or asbestos on site, please advise our office promptly.

Note: Blinds & carpets are classified as contents and not building and will be dealt by a separate company that has been organised by your insurance company.

Now that we have contacted you to organise a make safe and for our inspector to come and carry out the assessment on the damages, what happens next?

We will submit our quote and report directly to your insurance company and await their further instruction. In some cases, specialist reports maybe required before we can submit our assessment. This is to ensure we have accurate information regarding the cause of damage for your claim. If this is required, the inspector will advise you of this at the time of attendance.

Once your insurance company has reviewed your claim they will provide us with the authority to proceed. We will call you and send documents relating to the claim and we will explain what we require prior to works commencing. You will receive a Scope of Works [SOW's] that outlines the repairs that Barclays have been authorised to carry out. If there are any maintenance related issues, you will need to complete these before we can proceed and we will need to receive any policy excess relating to the claim.

Once all requested documents and excess have been received the job will be transferred on to the Claims Team to be activated and the works can be scheduled in with the appropriate trades.

Upon completion of works a Completion Certificate needs to be signed and returned in order to close your file, we appreciate the prompt return of this document.

Flooring Damage

How long will flooring repairs take?

There are several factors which are taken into consideration with how long repairs will take:

- If the product selected is available;
- Moisture Levels of walls and/or slab;
- Temporary accommodation availability if required.

Each factor has a different time frame and each can be discussed by contacting our Claims Department, who will be able to provide full details on works being commenced.

Do I need to vacate the property?

Temporary accommodation is only required in circumstances where the floor is not able to be walked on or we are using machinery to remove materials and/or sealants have a strong odour.

Note: If your flooring is laminate flooring you will not be required to vacate the property

Who's moving the contents and where will it be stored?

Any personal effects, pictures, knick knacks etc, will need to be relocated to an appropriate area by the person residing in the house. If furniture removal is approved by insurance company, our removalists will move furniture out of the damaged area and place in rooms that have the space.

How much flooring will be replaced?

We will only replace damaged area of flooring up to the closest architectural break.

Flooring Damage, CONT...

What happens if there isn't a match on the flooring aesthetics I currently have?

If your floor pattern, colour or style is no longer available, we match to existing as close as possible. Any other concerns with the difference in flooring needs to be discussed with insurance company.

What if there is accidental damage caused by the trades?

Trades take photos before and after their repairs for comparison and insurance purposes. If there is any accidental damage caused, the trades will attend to carry out repairs to rectify the damage. If damage is caused due to the repairs, they will complete a quote which will be sent through to insurance company for approval.

What if there is damage to surrounding surfaces?

If there is any damage to surrounding surfaces, we will request photos of this and send a quote through to your insurance company to approve and carry out repairs.

Can I upgrade the flooring from the existing?

Yes, this can be discussed with the floor installer and you will be required to pay any additional costs to them directly for the variation.

Can I enter the property when flooring repair are being carried out?

No, once flooring repairs start you will not be able to enter the property. This is a safety issue and also can damage new floor being installed.

Large Loss & Major Works

The Large Loss Team is highly skilled to ensure that all Major Works or Complex Claims are cared for as traditionally these projects require more time, attention-to-detail and expert management.

The team specialise in complete re-builds and major renovations to residential and commercial sites that have been severely damaged by the likes of Major fire, flood or impact.

Some of the most notable works our Large Loss Department has been responsible for is the major re-construction to our HIA Award Nominated house in Yallingup!

We are proud of the work we do and eager to take on any new projects; be that, repairs, maintenance, renovations or complete new designs and builds. Yes, we do renovations and extensions for residential and commercial builds also!



Fire Claims

What are the key points to be aware of

- Follow all advice from the Fire Department and your Insurance company;
- Once the all clear is given by the Fire Department, identify all damaged areas and itemise damaged contents ready to advise your Insurance company

Things we need to know

- : ShWkag Yaf S` k bZafae kag US` bcbh[W1
- I ZSf daa_e SdWSXW1 ;e [f e_a] Wa` k VS_ SYWadUS` kag eWefdgUfgdS`! Tg[V` Y VS_ SYW1
- ;e kagdcbaxf` adf[W1
- [e kagdbcbWk S e[YWad_ g`f]bWefadWk Tg[V` Y1
- ;e kagdbcbWk VagT`WTd[U] adTd[U] hWVWd1
- ;e kagdcbaxadXS_ [Y VS_ SYW1
- : ShWS` k UWf` Ye La`SbeW1

Excess Questions

Why do I need to pay an excess?

Depending on your Insurance policy, an excess payment may be applicable. If Barclays are awarded repairs your excess will need to be paid prior to works commencing.

How do I pay my excess?

If Barclays Building Services is handling your claim, there are several ways that you can pay your excess with Barclays Building Services.

Either via;

1. Credit card – please phone our office on (08) 9406 4800 and we can take your details and process the payment over the phone;
2. Cheque – you can post a cheque or money order, made out to Barclays Building Services (WA) Pty Ltd to PO Box 1772 Wangara DC WA 6947;
3. Bank Transfer – you can pay online using the following details:

BSB: 306 113

Account: 5454368

Account Name: Barclays Building Services (WA) Pty Ltd

Please quote your job reference number if you choose to pay by bank transfer, as this will make it easier for us to link the funds to your claim and will minimise delays.

Maintenance Questions

What is Maintenance?

These repairs relate to general property upkeep that normally would need to be carried out in order to uphold your property's condition.

Why do I (As the Policy Holder) have to carry out the required Maintenance?

As per your Insurance policy, maintenance is not covered under your Insurance claim – this is the responsibility of the home owner. Maintenance work is required to be completed prior to Barclays commencing any insurance related repairs as this maintenance will prevent the same event occurring in the future.

Does my Maintenance need to be carried out by a Qualified Tradesman?

Barclays highly recommends Qualified Trades in the relevant field to carry out the maintenance works to ensure all works are to current Building Codes and Australian Standards. Barclays and your insurance company will require a receipt or certificate as proof that the maintenance works have been completed prior to initiating the claims repairs.

How do I notify Barclays Building Services that I have completed the required Maintenance?

Included in the documentation you receive to advise you that maintenance is required; is a Completion of Maintenance Form. To confirm completion of your maintenance, fill this form out and return to our office via email (either scanning or by taking a photo) or in the Reply-Paid envelope supplied and posted to; PO Box 1772 Wangara DC WA 6947.

Repair Questions

Can I change the colour of my ceiling/wall?

Yes; however, additional costs may apply as our quote is for one coat of sealer and one coat of paint to match existing. Any additional coats of paint would be at the insured's cost. In addition, you will be required to sign a Material Variation Form.

Will I need to pay for anything?

No, your insurance company covers a replacement like for like or the next closest match if the product is discontinued.

Note: Maintenance costs are not coverable under your insurance claim.

How long will the repairs take?

We set a minimum 6-week term; however, each claim is different and times may vary depending on the simplicity or complexity of the project.

Note: If your property is affected by moisture then your claim process will be elongated due to building requirements.

How soon can repairs start?

Once the excess [and upgrade costs, if applicable] is collected and your maintenance has been completed, your claim will be transferred on to our Claim's Team who will initiate the repair stages. Trades will contact you within 48-hours to book a site attendance to measure and/or start the repairs.

Note: If we need to order materials, this may take up to 6 weeks to be delivered depending on the type products.

Will the trades contact me before coming to the property?

Yes; however, if you have arranged for a lock box to be on site then they will not contact you unless this is requested in writing.

Repair Questions, CONT...

Why has the claim taken so long to be made active?

Depending on the complexity and specifics of the damage, there may be certain processes and mandatory information required that we must comply with [e.g. Specialist report]. Depending on your insurance company, this may delay the activity of your claim. We will endeavour to fast-track all claims to the best of our ability and encourage you to contact the office if you have any concerns regarding your claim's timeline.

Can I have a change of materials or upgraded products?

Yes; however, additional costs may apply as our quote is matching existing products like for like therefore any additional costs will be incurred by the insured. In addition, you will be required to sign a Material Variation Form.

Note: The modification of one item may affect others. If this is the case, you will also need to pay for these additional items [E.g. If you request a different basin, the vanity/bench top may need to be replaced to suit].

If there are issues after the repairs, am I still covered?

It is unusual to have issues after repairs, however if you do notice any anomalies please contact our office promptly with details of your concern.

Do I need to be home during the repairs?

Yes; the only exceptions being when there is asbestos in your home, trades are replacing your flooring or large loss claims for which your insurance company will provide alternative accommodation.

Note: Majority of our trades are subcontracted so all communication must come direct to your Claim Coordinator so we can action promptly and update your insurance company. If you advise the trade, this may not get passed onto our office staff and may cause delays or miscommunication.

OH&S

It is strongly advised to remove all contents and furnishings away from the affected areas as trades are required to move and work freely around these areas in a safe manner.

Please be advised, in some situations, the power to your property may be disconnected in order to facilitate repairs. If you have items that require power you may need to make alternative arrangements to sustain your facilities [e.g. Alarm system, fish tank/aquariums, fridge/freezers, external sheds etc].

Customer Satisfaction

We take pride in our expertise, meeting and often exceeding client expectations as a result of our responsiveness, reliability, competence, and exceptional quality delivery. It is our responsibility to manage the claim repair process and to ensure that you are satisfied with the quality of the repair work you have received.

Upon completion of the works the Claims Coordinator conducts a final courtesy call to confirm the repairs were completed as per the Scope of Works and to your satisfaction. To formally confirm your satisfaction and a necessity to close the claim with your insurance company, you will need to complete the Certificate of Completion, please fill out the form here:

<https://www.bbsaustralia.com.au/services/completion-certificate/>

Certificate of Completion

In order to swiftly finalise your insurance claims, simply sign and return this form in the reply paid envelope provided once the work required has been completed.

Insurance Ref Number: _____

Claim / Policy Number: _____

Our Reference Number: _____

Client Name: _____

Property Address: _____

I / we would like to confirm that the works to my / our property, as instructed by our insurance company has been completed by Barclays Building Services Pty Ltd.

Signed: _____ Signed: _____

Date: _____ Date: _____

(tick applicable box)

Customer Satisfaction Feedback report	Poor	Average	Good	Very Good	Excellent



barclays[®]
building services

Notes/Comments

.....

.....

.....

Head Office: Unit , Supreme Loop, Wangara WA

Postal: PO Box , Wangara DC WA

Phone: [08] 9406 4800

enquiries@bbsaustralia.com.au

www.bbsaustralia.com.au