

CUSTOMER CLAIMS GUIDE

your home is your castle

YOUR CASTLE CLAIMS EXPERIENCE

Our goal is for all Castle customers to have a simple and supported claims experience.

The key stages when you make a claim with us are set out below. If your claim is due to a major or catastrophic event, please contact us as soon as you are safe, particularly if emergency repairs are needed or you are in a vulnerable situation and require urgent support and assistance.



1. LODGE

Lodge your claim as soon as practicable either online via our website, over the phone or through your Broker.



2. VERIFY

Once your claim is lodged, you will receive your unique claim number.



3. ASSESS

During this stage, we review your claim to determine whether your policy will provide coverage for the claimed event.



4. DECISION

Once a decision has been made, a Claims Consultant will contact you to confirm our decision and discuss the next steps.



5. REPAIR OR REPLACE

If repairing damage to your home, we will work with approved specialists to arrange a scope of works and cost for repairs.



6. FINALISE

Once all aspects of your claim have been considered and resolved, we will finalise your claim and confirm this with you.

FIND OUT MORE ABOUT EACH STEP IN OUR CLAIMS PROCESS ON THE FOLLOWING PAGES

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 1: **LODGE**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

OVERVIEW

Lodging your claim is the first stage of the claims process. It's when you let us know about the loss or damage you've experienced. The sooner you lodge your claim, the sooner we can start helping you.

From start to finish, we want to make your claims experience simple and supported.

WHAT DOES CASTLE DO AT THIS STAGE?

When a claim is lodged, we take the time to understand your individual circumstances and assess your needs. Our immediate priority is to ensure you are safe and to offer extra support if you are in a vulnerable situation.

If there is an issue in your home requiring urgent attention, we can arrange a 'make safe' to prevent any further damage and ensure your home is secure.

If damage to your home has made it unliveable, we can help you with temporary accommodation, loss of rent and/or an emergency payment as part of your claim.

WHAT DO YOU NEED TO DO AT THIS STAGE?

- **Lodge Your Claim:** To lodge your claim, you can choose one of the following options:
  - **Online:** This is the quickest way to lodge your claim. Simply go to the Castle website: castleinsurance.com.au.
  - **Phone:** You may choose to call us on 1300 265 735 and lodge your claim over the phone, especially if you need immediate assistance or have specific questions you would like answered. Please note that during major events, our phone lines may be busy.
  - **Broker:** Your Broker can lodge your claim on your behalf.
- **Take Preventative Steps:** If it is safe to do so, take all reasonable steps to prevent or minimise any further loss or damage. This includes making temporary repairs if possible, securing your home or contacting the SES. You should never compromise your safety during this process.
- **Report to Authorities:** If your claim involves theft or malicious damage, you should report it to the police as soon as possible.

WHO IS INVOLVED?

you, your	The persons or entities named as Insured(s) on your Certificate of Insurance.
we, our, us	Sure Insurance Pty Ltd ABN 72 624 109 128 AFSL 506378 trading as Castle Insurance.
Broker	An authorised Broker of Castle Insurance.
SES or police	State Emergency Service (SES) – 132 500; or Police Service – 000.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 1: **LODGE**



LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

FAQs

How do I make a claim?
Lodge your claim online at castleinsurance.com.au or call 1300 265 735.

What information will I need to lodge my claim?
All you will need are your personal contact details, your policy number if you have it and information about the incident to get started.

What if it's an emergency?
If you're in a life-threatening emergency, call 000 first. For non-life-threatening emergencies, call your local SES on 132 500. If emergency repairs are required to secure your home and prevent further damage, call us immediately so that we can arrange for emergency repairs and/or a 'make safe' for your home.

GLOSSARY

loss or damage	Physical loss or damage to your home and/or contents unless specifically stated otherwise in your policy.
vulnerable situation	A situation where you are in need of special care, support or protection because of age, disability, risk of abuse or neglect or other personal circumstances.
unliveable	A home is unliveable if the loss or damage makes it unsuitable to live in as per the terms of your PDS.
temporary acommodation/ loss of rent	If your home is unliveable at any stage of the claim process, temporary accommodation or loss of rent benefits are available.
make safe	A 'make safe' is an urgent repair carried out to secure the home and prevent further loss, damage or legal liability. For example, if there's a leak in the roof, a repairer will attend and may put up a temporary patch or tarp to prevent further water damage.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 2: **VERIFY**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

OVERVIEW

During this stage, we want to make sure we gather all the necessary details from you to properly assess your claim. This helps us understand the extent of the loss or damage, how it happened and how it has affected you.

Collecting accurate and detailed information ensures your claim is reviewed efficiently, thoroughly and fairly.

WHAT DOES CASTLE DO AT THIS STAGE?

When you contact us, we focus on the critical questions and issues to get your claim processed as quickly as possible. We will guide you through this process and help you with any uncertainties.

If you are missing documentation or are unsure about any details, we are here to support you and make the process as simple as possible.

WHAT DO YOU NEED TO DO AT THIS STAGE?

You will need to provide us with any supporting evidence or information related to the loss or damage, which might include:

- **Photos or videos** of the damage to your home.
- **A police report** (if applicable).
- **Details from trades or specialists** you may have engaged to provide quotes for any repairs, replacements or assessments.
- **Any proof of ownership documentation** e.g. invoices, receipts, bank or credit card statements or photos.

If you have lost any documentation or are unclear about certain aspects of the incident, don't worry. Let us know, and we'll assist you in gathering the necessary information and support you throughout.

WHO IS INVOLVED?

you, your	The persons or entities named as Insured(s) on your Certificate of Insurance.
we, our, us	Sure Insurance Pty Ltd ABN 72 624 109 128 AFSL 506378 trading as Castle Insurance.
tradespeople, trades	A builder, plumber, electrician, roofing contractor etc.
specialists, external specialists, approved specialists	An engineer, building specialist, hydrologist, forensic or other specialist.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 2: **VERIFY**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

FAQs

What information do I need to provide to verify my claim?

- Any reports or information you have already obtained related to the loss or damage.
- A police report (if applicable).
- Photos of the damage.
- Copies of any receipts, invoices or other proof of ownership.

Where do I send my evidence or information?

- Documents, photos or videos can be emailed directly to your claim file by sending them to claims-administration@castleinsurance.com.au
- Please put your claim number in the subject line, e.g. Claim C12345, and avoid adding other symbols, letters or numbers on either side of the claim number.

What if I can't find proof of ownership?
If you are having trouble locating receipts or photos etc., please let us know.

GLOSSARY

proof of ownership	Supporting evidence or information that confirms ownership of an item such as a receipt, invoice, bank or credit card statement or photograph.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 3: **ASSESS**

LODGE → VERIFY →  ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

OVERVIEW

During this stage, we review all the information we have received to progress your claim. Depending on the circumstances of your claim, we may require further information to make an assessment, and we may engage external specialists to ensure we have a complete understanding of your situation. This helps us make an accurate evaluation and determine the next steps for you.

WHAT DOES CASTLE DO AT THIS STAGE?

We start by thoroughly reviewing all the details and information that have been provided. For minor loss or damage, we may be able to fast-track your claim by assessing photos or other available information without the need for an inspection.

In cases of more severe loss or damage, we will arrange for a Loss Adjuster, specialist or Castle-approved supplier to conduct an assessment. This assessment helps us gain a comprehensive understanding of the loss or damage and ensures that nothing is overlooked.

WHAT DO YOU NEED TO DO AT THIS STAGE?

During the Assess stage, you may be asked to:

- **Provide additional** information or documentation.
- **Provide access** to your home if an onsite visit is necessary by a Loss Adjuster, specialist or Castle-approved supplier. If an onsite visit is scheduled, please make sure you're available to answer any questions they may have.
- **Capture video or photographs** via your phone camera.

We understand that this can be a challenging time, and we're here to guide you through each step to make the process as straightforward as possible.

WHO IS INVOLVED?

you, your	The persons or entities named as Insured(s) on your Certificate of Insurance.
we, our, us	Sure Insurance Pty Ltd ABN 72 624 109 128 AFSL 506378 trading as Castle Insurance.
specialists, external specialists, approved specialists	An engineer, building specialist, hydrologist, forensic or other specialist.
Loss Adjuster	A Loss Adjuster is appointed to your claim to assess the loss or damage to your home and/or contents. They will obtain the relevant information to determine the cause of the loss or damage, along with identifying the resultant damage. The Loss Adjuster will work alongside a Castle-approved supplier to determine the scope of works and reasonable costs for the repair work required.
Castle-approved supplier, supplier/s	A Castle Insurance-appointed preferred supplier such as a local builder or approved sub-contractor.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 3: **ASSESS**

LODGE → VERIFY →  ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

FAQs

Will you organise the assessment for me?

To expedite customer claims, a range of assessment methods are now utilised depending on the nature of the claim. We may arrange for a Loss Adjuster, specialist or Castle-approved supplier to attend your home to assess the loss or damage. When required, we may ask you to assist by providing us with a report related to the damage to your home and/or contents (e.g. an electrical report on a faulty air conditioner). Alternatively, we may request that you support the claim by capturing video or photographic imagery via your phone camera. Your Claims Consultant will guide you through each of these requirements.

When will I know the outcome of my claim?

Once we have obtained all the relevant information and reports to determine the cause and resultant loss or damage, we will be in contact with you to confirm our claim decision.

GLOSSARY

minor damage	This type of loss or damage could include food spoilage, broken glass, motor burnout etc.
severe damage	This type of loss or damage could include structural damage to your home as a result of flood, fire or cyclone.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 4: **DECISION**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

OVERVIEW

This stage is where we make our decision about your claim based on the information provided. We review all the details, including your policy terms, to check your claim is covered and how best to handle it for you.

WHAT DOES CASTLE DO AT THIS STAGE?

After completing the assessment, we will:

- **Review all the information** provided along with your policy details to make a decision on your claim.
- **Communicate our claim decision** to you and let you know in writing the outcome of this decision.
- **Outline the next steps**, including any actions you need to take and what you can expect moving forward.

WHAT DO YOU NEED TO DO AT THIS STAGE?

Once you receive our claim decision, please:

- **Review the decision carefully** and let us know if you have any questions or need further clarification. You may also like to refer to your Certificate of Insurance and PDS to review your policy details.
- **Follow any instructions** provided regarding the next steps or any additional documentation required.

To get in touch with your Claims Consultant, please refer to the contact details we provide and feel free to reach out if you need assistance or have any concerns.

WHO IS INVOLVED?

you, your	The persons or entities named as Insured(s) on your Certificate of Insurance.
we, our, us	Sure Insurance Pty Ltd ABN 72 624 109 128 AFSL 506378 trading as Castle Insurance.
Claims Consultant	The person managing your claim at Castle Insurance.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 4: **DECISION**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

FAQs

What if I'm unclear about what is covered by my insurance policy?

To see what is covered and what is excluded from your insurance policy, refer to your Certificate of Insurance, the relevant PDS available on the Castle website at castleinsurance.com.au/important-documents/ or contact your Claims Consultant for clarification.

Does Castle have to take responsibility for the repairs they authorise to my damaged home?

Yes. If Castle has directly authorised a repairer to repair your damaged home, we will provide a guarantee on home repairs as detailed in your PDS.

What if I don't agree with Castle's claim decision?

If you disagree with any part of the decision, contact your Claims Consultant to let them know so that we can discuss the next steps with you.

GLOSSARY

Certificate of Insurance	Your most recent Certificate of Insurance issued by Castle Insurance.
PDS	The relevant Castle Insurance Product Disclosure Statement. Please visit the Castle website castleinsurance.com.au/important-documents/ to find a copy.
scope of works	An itemised description of all work to be done to repair or rebuild, to a condition substantially the same as but not better than when new, the damage caused to your home by an incident.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 5: **REPAIR OR REPLACE**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

OVERVIEW

In the Repair or Replace stage, if we have accepted your claim, our focus is on addressing the damage to your home and/or contents to return them to a condition substantially the same as but not better than when new. Depending on the nature of your claim, this may include repair or replacement or providing a cash settlement.

Our goal is to restore your home, or repair or replace your damaged items efficiently, with the least amount of inconvenience to you.

WHAT DOES CASTLE DO AT THIS STAGE?

If your claim involves damage to your home:

- **Arrange a Scope of Works**: We will work with a Castle-approved supplier to identify a scope of works for the necessary repairs. This is an itemised description of all work to be done to repair or rebuild, to a condition substantially the same as but not better than when new, the damage caused to your home by an incident.
- **Issue a Customer Contract:** Once authorised by Castle, the supplier will issue you a contract with the scope of works for your review and approval.
- **Collect Your Policy Excess:** Your policy excess is the part of the claim that you are required to pay out-of-pocket according to your policy terms. It is collected on our behalf by the supplier or deducted from your settlement by us.
- **Begin Repairs:** Once approval is received and the excess has been collected or we have agreed with you to deduct your excess from any cash settlement amount, we will begin to schedule the appropriate trades to start the repairs. We will keep you informed throughout the process.

WHAT DO YOU NEED TO DO AT THIS STAGE?

- **Review the Scope of Works:** Review the scope of works to ensure it accurately reflects the claim for loss and damage. If further loss or damage is discovered during repairs, a scope of works variation may be required.
- **Provide Input and Access:** Coordinate with us and our suppliers to schedule repairs and provide access to your home as needed.
- **Communicate:** Keep us updated if there are any changes or any additional information you would like to share with us during the repair process.

If your claim involves loss or damage to your contents:

- **Itemise Damaged Items:** We will work with you to list all lost or damaged items and determine the appropriate replacement value or repair cost for these items.

Another option to settle your claim is a cash settlement:

- **Cash Settlement:** We may decide that it is appropriate to settle your claim by making a cash settlement or you can ask us for one. The amount we pay might be for part or all of your claim. Your excess may be deducted from the cash settlement prior to payment. We will provide you with a Cash Settlement Fact Sheet.

Depending on the availability of supplies and trades, the Repair or Replace stage may take some time. Our focus is on ensuring you are happy with the outcome and supporting you every step of the way.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 5: **REPAIR OR REPLACE**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

WHO IS INVOLVED?

you, your	The persons or entities named as Insured(s) on your Certificate of Insurance.
we, our, us	Sure Insurance Pty Ltd ABN 72 624 109 128 AFSL 506378 trading as Castle Insurance.
specialists, external specialists, approved specialists	An engineer, building specialist, hydrologist, forensic or other specialist.
tradespeople, trades	A builder, plumber, electrician, roofing contractor etc.
Castle-approved supplier, supplier/s	A Castle Insurance-appointed approved supplier, such as a local builder or sub-contractor.

FAQs

Am I entitled to a cash settlement if it's not possible to repair, rebuild or replace my damaged home and/or contents?
You may be entitled to a cash settlement, and we will discuss your settlement options with you.

Do you use local tradespeople?
We prioritise the use of local tradespeople and suppliers to complete the job at a competitive price and of the highest quality.

Can I use my own builder to complete the repairs?
Yes, you can. However, you will not receive our guarantee on home repairs. If you choose to use your own builder, we will still require a Castle-approved Loss Adjuster or builder to assess the loss and damage and provide us with a quote for the repairs. Should you wish to engage your own builder to complete those quoted repairs, we can arrange a cash settlement for you once the scope of work and quote are agreed.

Can I change the type of material I had or the design?
Yes, you can. You can use the quoted amount towards the replacement material or design of your choice. This may be offered to you in the form of a cash settlement.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 5: **REPAIR OR REPLACE**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

GLOSSARY

repair	The agreed scope and method of repair for loss or damage to your home and/or contents as a result of an insured event.
replacement	The agreed replacement of your home and/or contents lost or damaged as a result of an insured event.
cash settlement	We'll normally pay our supplier to repair or rebuild your home, but in some circumstances, we may settle your claim by giving you a cash payment.
scope of works	An itemised description of all work to be done to repair or rebuild, to a condition substantially the same as but not better than when new, the damage caused to your home by an incident.
loss or damage	Physical loss or damage or loss to your home and/or contents caused by an insured event.
guarantee on home repairs	We provide a guarantee on home repairs if we authorise and pay for the repairs to your home arising from an insured event. This includes repair of any defect caused by poor workmanship by one of our nominated repairers.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 6: **FINALISE**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

OVERVIEW

This is the concluding stage of the claims process.

Once we have settled all aspects of your claim covered under your policy, we will ask you to confirm that you are satisfied with the outcome, and, if so, we will close your claim.

WHAT DOES CASTLE DO AT THIS STAGE?

If your claim involves damage to your home:

- **Confirm Settlement:** We will review and confirm that all aspects of your claim covered under your policy have been considered and settled.
- **Ensure Your Satisfaction:** We will check in with you to make sure you are satisfied with the resolution, as well as the repairs or replacements that have been carried out.

WHAT DO YOU NEED TO DO AT THIS STAGE?

- **Review the Final Settlement:** Ensure that you are satisfied with the final settlement and the quality and extent of any repairs or replacements.
- **Communicate Any Issues:** If you notice any issues or defects after the repairs are completed, please contact us promptly.

WHO IS INVOLVED?

you, your	The persons or entities named as Insured(s) on your Certificate of Insurance.
we, our, us	Sure Insurance Pty Ltd ABN 72 624 109 128 AFSL 506378 trading as Castle Insurance.

KEY STAGES OF THE CASTLE CLAIMS EXPERIENCE

STAGE 6: **FINALISE**

LODGE → VERIFY → ASSESS → DECISION → REPAIR OR REPLACE → FINALISE

FAQs

What if I identify further damage related to my claim after it's been finalised?
Please contact us and your claim will be reopened for review.

What if I'm not satisfied with the work completed by a Castle-approved supplier?
If we have authorised and paid for the repairs to your home, we will provide you with our guarantee on home repairs. This means that if any defects arise due to poor workmanship by one of our approved suppliers, we will repair them at no additional cost to you.

Will I be notified when my claim is closed?
Yes, we will advise you in writing when your claim is finalised and resolved.

GLOSSARY

policy	This includes your Certificate of Insurance and the relevant Castle Insurance PDS.
guarantee on home repairs	We provide a guarantee on home repairs if we authorise and pay for the repairs to your home arising from an insured event. This includes the repair of any defect caused by poor workmanship by one of our nominated repairers.
defects	Restoration or repair work that does not comply with building standards or codes.
final settlement	The completion of repairs, rebuilding, or replacement of, or a cash settlement for all loss and damage arising from your claim.



Sure Insurance Pty Ltd trading as Castle Insurance (ABN 72 624 109 128) is an underwriting agency and holds an Australian Financial Services License (AFS License number 506 378). Insurance products distributed on behalf of the product issuer QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545; Canopius Managing Agents Ltd, Syndicate 4444 ABN 16 782 552 577 AFSL 520341.

Castle Insurance is authorised to provide Claims Handling and Settling Services on behalf of QBE.

Please consider your financial situation, needs and objectives and read the PDS, TMD and FSG before deciding whether to buy this insurance from us. General Advice Warning: Please note that any advice we provide does not consider your individual financial situation, needs and objectives, and you should read the PDS before deciding whether to buy insurance from us.

CONTACT US:

For further information or assistance, contact our team at

claims-administration@castleinsurance.com.au **1300 265 735**

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