

FACTSHEET 1B - SELECTING YOUR BUILDER

The rebuild of your home will soon begin, so it's important you have a building team you trust. Here are some of the common questions our customers have asked. These may help you in selecting your builder.



Who is Hawkins and what do they do?

Hawkins is our Project Management partner. They are responsible for project managing your rebuild – from selecting builders and other contractors, through to organising final inspections and ensuring compliance throughout for your benefit and the ongoing insurability of your property.

Can I choose my own builder or will you allocate one?

We have a list of 'pre-qualified' builders we work with regularly. We are confident these builders have the resources and capability to meet the programme schedules, quality and timelines we have committed to achieving for our customers. We can allocate one of these builders to your job or you can choose to work with your own builder - they will just need to complete our pre-qualification process.

How do I know which builder is right for my home?

At your first onsite visit your Rebuild Solution Manager will suggest some builders best suited to your style of home for you to choose from.

Why do you have builders anyway? Aren't you just the insurance company?

It is expected that over 20,000 houses will be built in Christchurch over the next five years, more than double what would normally be built in the

same time period. To ensure resource is available to help our customers move forward as quickly as possible we have partnered with Hawkins who in turn have secured our supply chain. Rebuilding through our programme also protects you from unanticipated building costs and escalation.

I already know a great builder – can I use them?

Sure. They just need to pre-qualify with us. This means you can use your builder, but still have a dedicated project manager on hand. The pre-qualification process is to ensure the builder is able to work to our Rebuild Programme model and timelines, and meets our expectations around health, safety and quality. If you would like to discuss getting your builder pre-qualified, please contact your Claims Case Manager.

I've done this sort of thing before and want to manage the rebuild myself. Can I do that?

This is an option. To discuss a cash settlement so you can manage your own rebuild, please contact your Claims Case Manager. If this is an option you are considering have a chat to your mortgagee to ensure they will support your plans and be sure you understand what insurance will be available to you during, and after, your rebuild.

How involved do I have to be day-to-day once the build is underway?

If you rebuild through our Programme, your Rebuild Solution Manager will work with the builder to keep the schedule, quality checks, milestones, tradespeople and payments all on track for you. Under this model, your involvement is required up front in choosing designs and plans. Your level of involvement from then on is up to you.

What happens if I use your builder but I'm not happy with how things are going?

Your Rebuild Solution Manager is your first point of contact to discuss any concerns. They are available to support you throughout the rebuild and are responsible for visiting the site and signing off on milestones throughout the build process to ensure they are completed correctly.

If I decide to manage the rebuild myself, will I still get an Alternative Accommodation allowance if I have to move out?

If you choose to cash settle, this will be included as part of your settlement.

Who pays for consents etc?

If your house is being rebuilt, your policy will meet any cost of consents. Your policy will also cover architects', engineers', surveyors' and building consultants' costs as long as they were necessarily and reasonably

incurred. If your policy is a sum insured one, that sum is the most we'll pay for reinstating the home, building consents and other fees in total.

WHAT DO I NEED TO DO RIGHT NOW?

Have a think about the options that may be of interest to you:

- Do you have a builder you would like to use? Contact your Claims Case Manager to discuss the options
- Are you considering managing the rebuild yourself? Contact your Claims Case Manager so they can take you through how this might work

WHO CAN HELP ME?

Your **Claims Case Manager** will be able to confirm details of how the various options will work for you so you can decide which is best.

