



FACTSHEET 6 - MOVING OUT

If you are still living in your home you may now need to move out for it to be repaired or rebuilt. Here are some of the common questions our customers have asked. These may help you as you move through this step.



Do I have to pay for my own rental when I move out?

If you need to move out of your house while your house is repaired or rebuilt, you may be eligible for an alternative accommodation benefit under your insurance policy. In this case, we pay.

What is covered?

Provided you have not already used your alternative accommodation benefit we will pay for accommodation for you, your family and pets; and the moving and storage of your contents.

My house is going to be repaired. Can I stay in it while this happens?

As part of Step Two you will meet your builder onsite. They will talk you through the repair and let you know whether it is possible for you to remain in your home for part, or all of the repair process.

If I do have to move out, how long will it be for?

This will depend on the size and complexity of the repair or rebuild, but the typical timeframe is 20 weeks. Your builder will be able to give you an idea at your first site meeting.

I have been out of my house for two years already and have used all my allowance. Is there anything I can do?

Temporary Accommodation Assistance (TAA), funded by the Government, is available for homeowners, including those in the Red Zone, whose insurance cover for temporary accommodation has or is about to run out. TAA can help with rent, board or motel stays. It is not income or asset tested. Call TAA on 0800 673 227 to see if you are eligible for assistance.

I'm thinking about staying with family? Will you pay them?

We are happy to look at all options available. Have a chat to your Claims Case Manager about what works best for you and they will help you move forward.

What if my repairs are being completed by EQC/Fletchers?

Fletchers will contact you and give you an idea of when your repair will begin and how long you need to be out of your home. Give us a call at this time and we can discuss your alternative accommodation and payment with you.

What if I manage my own repairs or rebuild – am I still eligible?

If you choose to cash settle with us and manage your own repair or rebuild, your cash settlement will include an allowance for accommodation.

What happens if I'm out of my home for longer than my allowance will cover?

Temporary Accommodation Assistance (TAA), funded by the Government, is available for homeowners, including those in the Red Zone, whose insurance cover for temporary accommodation has or is about to run out. TAA can help with rent, board or motel stays. It is not income or asset tested. Call TAA on 0800 673 227 to see if you are eligible for assistance.

WHAT DO I NEED TO DO RIGHT NOW?

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

- Do you want to stay with family or friends, in a motel, in a rental apartment etc?
- What will you do with your pets if you have any – will you look for accommodation that allows pets or leave them with family or friends, or put them in a boarding kennel?
- What contents will you store? What do you need to take with you?

When you are ready move forward or want to discuss available options contact your Claims Case Manager.

WHO CAN HELP ME?

Your **Claims Case Manager** will be able to confirm details of your alternative accommodation benefit.

Your **Builder** will be able to confirm whether you need to move out, and for how long when you first meet them on site.



0800 80 24 24



0800 694 222



0800 800 800



0800 200 242



0800 24 88 88



0800 425 025