



Insurance Council
of Australia



Scope of Works



The Scope of Works is an important document that determines what damage to your property is covered by your insurance policy. It contains a list of repairs needed for your claim and outlines necessary repair or rebuilding work and it can be used to obtain repair quotes.

Why is a scope of works needed?

Your insurer may need to prepare a scope of works when:

- For transparency of all works required following damage or disaster.
- Your home building insurance claim is for a higher value than your sum insured
- Your repair or rebuild works is complex, with the need to coordinate multiple trades or contractors.

Preparing a scope of works

The scope of works is usually prepared by a loss adjustor, assessor, builder, or engineer. They will either virtually assess or visit your property to inspect the damage.

As you know your property best, you are encouraged to point out any damage caused by the event to the person preparing the scope of works.

It's important to understand that:

- The scope of works process may vary depending on your insurer and your unique individual circumstances.
- The process can involve several discussions and the development of several versions before it is complete.
- The scope of works may continue to be updated or reassessed once repairs have commenced, where new information becomes available or in the event of additional damage that is covered by your insurance policy.
- 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. If you are unsure about this, it is important to raise this with your insurer.

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