



### **Reinstatement**

While it is understandable that you would want to take immediate steps to remedy the problem, it is important that the insurer assess the loss before you complete the reinstatement or commit to the reinstatement. For example, in the case of a plumbing insurance event, get the plumber to stop the leak and to quote on the necessary repair. The insurer will need to authorise the quote before you may commence with the total reinstatement.

### **Accommodation**

If the premises are totally uninhabitable following an insurance event, the insurer will pay for reasonable and similar alternative accommodation for the *owner*. If the property is tenanted, the insurer will usually reimburse proven loss of rental as a result of the insured event, within the limits provided in the policy.

### **Security of premises**

Where gates, doors, windows, fencing, etc. are damaged and security becomes an issue, most insurers include a bit of cover to hire a security guard. Discretion should be used and, in some cases, immediate repairs can be undertaken, e.g. repairing a lock, replacing a window or door.

### **Prevention of loss**

Further losses need to be prevented, e.g. repairing burst pipes, extinguishing fires and pumping out flood waters. Trustees and owners may need to use their discretion when deciding which services they need immediately and which can wait until the next (business) day.