

## Lumley Customer Information Sheet

### The new Canterbury Response Unit

Lumley has recently expanded its Earthquake response programme and we have added 50 more people to our new Canterbury Response Unit (CRU). With more capability and technical expertise as we enter the physical works phase of the recovery, we now have teams focusing on areas where Lumley customers have quake damaged homes. These teams are made up of Case Managers, Works Project Managers, Quantity Surveyors and Claims Support Co-ordinators.

### Case Managers and customer contact

- **Each customer has their own Case Manager in Christchurch** who will be responsible for their claim through to the conclusion or final settlement.
- **The role of the Loss Adjustor has changed and will now become a Lumley Case Manager.** This person's focus will be on providing you with the various options for the settlement of your claim and then assisting you through the physical repair OR rebuild programme.
- **Do I still deal with my Claims handler?** Your Claims handler will still continue to deal with you directly to provide help for any questions you may have around your Claim. You will also be very aware of where the team are at in terms of progress on your property.

### Introducing Lumley's Case Managers

We have a total of 14 Case Managers that are assigned to our Lumley Domestic customers. Our Case Manager's all have Loss Adjusting experience along with a range of other skill sets relevant to the role including construction industry and property valuation.

The team are: Guthrie Beatson, Steve Rae, Roger Graham, Peter Lennox, Craig Kennedy, Ross Kennedy, Lindsay White, Andrew Oaten, Blair Munro, Hamish Gillespie, Loretta Faulkner, Stuart Gray, Chris O'Connor, and Roger Lay.

**To contact your Case Manager, please call ph: 03 363 2632**

### Settlement Options for your Claim

Lumley are committed to settling our customer's Earthquake claims as quickly as possible. Whilst your policy provides for reinstatement of damage, we understand our customer's circumstances and priorities may have changed as a result of the Canterbury Earthquakes. The message we have clearly received from our customers is people want the ability to determine how they settle their claim and move forward with their lives.

As such Lumley will be providing customers with choices for how they can settle their claim. Customers will be provided with the option of having Lumley manage their *Repair* (or Rebuild if that is the outcome) or *Cash Settling* if this better suits their personal circumstances. We accept a cash settlement allows customers the freedom to decide how best to proceed with the repair or rebuild of their homes. For instance, many customers want to use their own builders or make changes to their home or even rebuild elsewhere. Every customer's circumstances are different and we want to provide this flexibility.

When providing customers with settlement options we will outline the outcome of the home (repair or rebuild), how we reached the decision, expectations of timeframes and any further work that might be required for work to begin. In addition we will answer a number of key questions regarding future insurability.

### **Paths, Driveways and Fence (PDF) Claims**

Lumley have an established programme for managing these "PDF" claims. We are working through all suburbs alphabetically to provide settlement for these claims quickly. As of today approximately 1000 customers have accepted a cash settlement. The team are currently working in Merivale so we're half way through the alphabet.

An appointment is made with each customer for one of our team of Customer Consultants to visit your property, measure the damage and provide a Cash Settlement for you on the spot. All documentation is completed on site and the funds are paid within 10 days. To date the acceptance rate and feedback of these offers is very positive. In addition, we provide details of a number of contractors who we know will undertake the work for customers to a high standard and for the settlement amount provided.

### **Building a home**

Lumley has contracted two well respected, established Canterbury building suppliers that understands what the local community needs right now. Horncastle Homes and Benchmark Homes are focused on working with us to help you, our customer.

### **Canterbury New Build Pac**

Announced last month, the Canterbury New Build Pac is a special package combining Westpac home loan with your Lumley home insurance needs to get you into your brand new home. To find out more, please discuss this with your local Westpac Branch Manager.

### **EQC Disputes Process**

If you are undercap, the repair methodology pertaining to the damage on your home and apportionment across the various events [earthquake]. There is a process available for joint review of your case between us and the EQC. If you have any concerns in this regard, please contact your Case Manager.