



# 2024 CAPABILITY STATEMENT

AUSTRALIA'S TRUSTED INSURANCE REPAIR SPECIALISTS





QMS Certification Services



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# Foreword

Ambrose Construct Group and our Insurance clients share a deep history in the Australian general insurance industry, demonstrating resilience, care for the safety and well-being of our customers and the communities in which they live and work, in metropolitan, regional and rural cities and towns across the country.

In recent times we have navigated through the social and economic disruption of a global pandemic, responded to a marked increase in the frequency and severity of extreme weather events due to climate change, and grappled with supply chain impacts caused by geopolitical events and rising inflation.

In 2022 Ambrose Building and Construct Services successfully merged to create Australia's second largest national insurance builder and restoration supplier, Ambrose Construct Group (ACG).

With 30 metropolitan and regional locations, across all states and territories, ACG has a diversified client base including all major Australian general insurers; insurance brokers; underwriting agencies; loss adjusters; and commercial enterprises.

Today ACG specialises in 24/7 emergency make safes for insurers and brokers, all facets of BAU and Catastrophic Weather Events, Escape of Liquids repair and restoration, and commercial repairs and restoration including strata, heritage and major and complex claims.

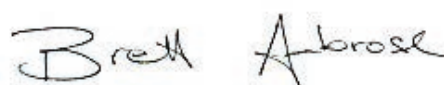
We have seen first-hand the economic impact upon businesses caused by property loss and we understand the critical role we play in delivering certainty for insurers, the broking community and insured customers. The challenges of supply chain crunch can be overcome by engaging a trusted partner who:

- understands the importance of looking after people, not just claims. Customer centricity is one of our five strategic pillars, and we place our insurance clients and your customers at the center of everything we do
- recognises the urgent need for communities to become more resilient in the face of increased frequency and severity of catastrophic weather

events. Our stand-alone catastrophe and events team is ready to support our insurance clients, your customers, and their communities

- believes our strong culture and values has a positive impact on our client's brand in the marketplace
- are champions of the digital revolution, having pioneered fit for purpose Australian's scoping solutions through ScopeIT, operationalised virtual assessment technology, developed digital Customer Care apps connected to our Claims Management System, while introducing automation, machine learning and innovation to improve workflow and therefore claims and repair efficiency
- embraces the need for property supply chain optimisation. We will continue to share our insights and opportunities to capitalise on this in our partnership with our insurance clients
- has an emphasis on collaboration, accountability, transparency and being responsive to our insurance client's and your customers' needs
- solves problems, not creates them
- is passionate about claims management and delivering on our promises
- aims to be the best property claim repairer and restoration supplier on our insurance client's panel nationally, and
- is committed to delivering the best customer, cost, quality and life, exceeding our insurance client's SLAs.

We look forward to continually investing in our people, processes, technology and service to deliver best in class service to our insurance clients.



**Brett Ambrose**  
CEO

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# Company Overview

Ambrose Construct Group (ACG) is a specialist insurance building and restoration company, partnering with clients nationally to provide industry leading outcomes.

As a group, ACG has been involved in insurance repairs for over forty years and includes business verticals in:

## Residential Insurance Repairs

- Ambrose Construct

## Residential Insurance Restoration

- FEN Australia
- Xtreme Clean Sanitisation & Restoration

## Commercial Insurance Repairs

- Construct Services – Major and Complex

## Commercial and Complex Insurance Restoration

- FEN Australia
- Marshall Restorations

## Insurance Technology

- ScopelT Services
- EnsureFlow

We have spent the greater part of the last few decades heavily investing in our people, our processes and technology to support our clients and their customers.

With over 100 years of collective insurance experience, our group of companies and dedicated staff are 100% focused on customer outcomes, claim life, repair cost and quality.

We have 30 offices across Australia with our Building Supervisors living and working locally. With a combined staff exceeding 550, servicing all metropolitan, regional and rural locations.



COMMERCIAL • STRATA • HERITAGE • MAJOR & COMPLEX RESIDENTIAL



# Nationwide Coverage

We are local. With 30 locations nationally, our Building Supervisors live and work in the towns and communities they serve. We live in these local communities and by engaging 3228 subcontractors nationally, we ensure revenue stays in the community where the insurable event occurred.



# Our Business Partners

We are dedicated to servicing the Australian general insurance industry.



# Claim Workflow

## 02 COMMUNICATION

We communicate with the customer in the way they expect and keep them up to date with regular calls, emails, repair schedules and site visits.



## 03 SAFETY

We ensure that everyone onsite during the repair is safe at all times.



## 04 QUALITY

We will proudly deliver the type of quality repair we would expect in our home and if the customer is dissatisfied in any way we want them to tell us and we will fix it.



## 05 10/10 REPAIR

The repair experience is as critical as the outcome. If the customer feels they cannot give us a rating of 10/10 at any time we want them to tell us.



## 01 EMPATHY

We understand this may be the first time a customer has made an insurance claim – we are here to help



## 1. Quote

### CLAIM LODGED

- Insured customer lodges claim with Insurer.
- Insurer appoints ACG to manage the claim.

### MAKESAFE

- ACG Contact the insured customer within 1hr.
- The claim is triaged and a make safe is completed as required
- ACG is experienced in builder led and co-allocated restoration

### SCOPING

- An estimator is booked to capture all of the relevant information.
- Evidence of causation and resultant damage including images, mud maps and videos is captured.

## 2. Approval

### CLAIM APPROVAL

- Our teams have all undergone training to gather thorough evidence onsite for an insurer to make a determination on the acceptance of a claim.
- For some insurance clients, we have pre-approved delegated authority limits, whereby certain claims are subject to an auto-approval limit.
- The ACG Team is trained to not discuss the approval of a claim directly with the Insured customer.

### CONTRACTS

- When a delegated authority limit is not applicable or a claim is not signed up onsite, once approved, our Approvals Team are responsible for the Contract Administration of the claim.
- Once an authority for the claim has been received, the Approvals Team disseminate all documents to the customer either electronically or in the post depending on their preference.

## 3. Repair

### REPAIRS

- The customer will be contacted by an ACG building Supervisor who will oversee the repair
- The Supervisor will provide the insured customer with a detailed repair schedule and a briefing on what will happen and when.
- Throughout the repair the insured customer will have regular contact with the ACG Supervisor and our Claims Services team.
- The customer is also provided a login to our Customer Portal, RepairHub, allowing them to view all aspects of their claim including their claim documentation, safety induction and approved scopes of work.
- Once the repairs are complete, ACG will obtain signoff, inform the insurer of completion and seek feedback from the Insured Customer.

# Customer Focus



Based on 547 reviews  
**4.9**  **PRODUCT REVIEW**  
 .COM.AU

Based on 269 reviews  
**4.6**  **Reviews**

## Repair Hub

Customers are provided a login to our Customer Portal, RepairHub, allowing them to view all aspects of their claim including their documentation, safety induction and approved scope of work. They can upload documents and message our team through the portal.

## Claims Handling

ACG understands the requirements and responsibilities placed on insurers under the General Insurance Code of Practice and Chapter 7 of the Corporations Act regarding claims handling and settling as a financial service and our role as a supply partner.

As such we will never discuss cash settlements, claim decisions or PDS interpretation with the customer and will always refer them back to their insurer. Further all customer facing staff have undertaken the ANZIIF GICOP and Supporting Vulnerable Customer training.

## Customer Welcome Pack

The Customer Welcome Pack has been designed to support customers through the claim process. As we know, many customers do not know what is involved or required of them and the Customer Welcome Pack is designed to clearly provide the answers to their questions.

## Customer Satisfaction

At the completion of the repair the customer is provided with any warranties and care instructions on how to maintain and look after their newly completed repair. They are also asked to sign-off on the repair completion, providing a rating out of 10 and invited to provide any comment they would like for sharing with the insurer.

**9.0/10** **2023 CSR AVERAGE**  
 with 2,260 x 10/10



# Make Safe

**The Make Safe often sets the tone for the entire repair, as this is the customer's first interaction with the insurer and ACG as the builder.**

At Ambrose Construct we provide 24/7 coverage for make safes received during business and after hours. All Make Safes are coordinated by Building Supervisors/Coordinators who triage the claim, assess the risks, and coordinate appropriate trades while liaising with the insured.



- **Make Safes are actioned 24/7 - 365 days a year**
- **Make Safes received between 7am – 8pm Monday – Friday and 8-4pm Saturday/Sunday/Public Holidays are handled centrally by our Make Safe Team at Head Office**
- **After hours Make Safes or those received outside of the above times are handled by our After Hours Make Safe Supervisors**
- **Customisation of triage forms allows us to easily deliver our insurer's requirements**
- **Agile and dynamic IT development allows for the updating and including of extras like that required for COVID-19**
- **We are specialists in dealing with mould and working with restorers & other specialists to prevent damage & make safe**



# Business as Usual (BAU)

We understand the importance of every insurer tailoring their policies to meet the needs of their customers. While no two Policy Disclosure Statements (PDS) are the same, we understand that the PDS is a crucial document that transparently communicates to the customer the scope of coverage provided by their insurance policy.

We know the PDS is meticulously crafted to ensure policyholders have a comprehensive understanding of what is covered and, equally as important, what is not covered by their insurance policy.

We undertake detailed training to ensure our staff understand where to find key policy terms, conditions, and exclusions, and what is required in our reporting to enable insurers to make informed decisions about the coverage of a claimed event.

We have responded to every type of peril in the general insurance industry relating to building and contents repair and restoration, and at all times our staff know to refer to the customer's specific PDS whenever commenting on causation, resultant damage and remediation.

We provide national BAU support for our clients and ensure that in times of load, such as catastrophic weather events, we quarantine our BAU claims to ensure they remain within client SLAs and largely unimpacted by the event claims occurring elsewhere in the country.



# Best in Class Event Response

## **CAT221 - NSW and SEQ Floods – February 2022**

- CLAIMS RECEIVED..... 8,975
- MAKE SAFES COMPLETED..... 4,688
- REPAIR SCOPES COMPLETED..... 6,001
- REPAIRS APPROVED..... 3,084
- EVENT 95% COMPLETE – 14 MONTHS - APRIL 2023

## **CAT 204: Halloween Hailstorm – October 2020**

- CLAIMS RECEIVED..... 2,104
- MAKE SAFES COMPLETED..... 1,029
- REPAIR SCOPES COMPLETED..... 1,901
- REPAIRS APPROVED..... 1,223

## **CAT 191 – FNQ Monsoonal Flood – February 2019**

- CLAIMS RECEIVED..... 3,223
- MAKE SAFES COMPLETED..... 1,706
- REPAIR SCOPES COMPLETED..... 2,807
- REPAIRS APPROVED..... 1,472



It goes without saying that Australia has experienced an extensive period of catastrophic weather events over the past decade. Each year tending toward more frequent and severe events.

Where smaller or state specific builders find it difficult to provide the scale, response time and consistency of service, ACG has the coverage and existing relationships with local trades allows us to respond nationally without compromising our BAU and EOL portfolios.

This response capability was evident when CAT221 impacted multiple states on the east coast of Australia in 2022. A number of our clients requested assistance and asked us to take volume, understanding we had the staff and technology to swiftly attend site and provide report, scopes and photos while actioning make safes and commencing repairs.

Due to the sporadic nature of catastrophic weather events, no-one knows where they will occur, however with a national footprint and access to over 180+ Estimator/ Supervisors nationally, we are able to provide an immediate response with little ramp up requirements, while delivering on agreed reporting, pricing and scoping methodologies. Fast tracked assessments provide a better customer outcome and better cost control is able to be achieved by commencing repairs faster than other suppliers due to our capacity, systems and existing relationships with trades.





# Best in Class Escape of Liquid



ACG are committed to continually investing in our talent, technology, and trades to deliver a best in class EOL service nationally. As part of this commitment, we have opened a Super Centre in Melbourne to create a proof-of-concept model, where more contents are restored, not replaced and we can create a dedicated function for our insurance clients that puts the customer and lifecycle at the forefront.

While a restorer alone could deliver this restoration outcome, the real gains are delivered via the builder direct model and the opportunity for the builder to identify and scope contents, coordinate their removal, restoration and storage and minimise delays, duplication of effort & cost leakage.

We are committed to working with clients to set performance targets to deliver better savings & customer outcomes internally and deliver a best in class result nationally.

Since 2017 we have completed 50,000+ EOL assessments and successfully reduced cost by 10-15% for every client we have undertaken the service for, while also reducing lifecycle to under 60 days for claims in the \$0-\$100,000 bracket.

§



# ACG Restoration



**Our restoration and building repair teams collaborate seamlessly to provide the best outcomes, working together to minimise delays and touch points.**

We have a clear philosophy regarding the repair/restoration alignment. We do not prefer either restoration or repair. What we prefer is to utilise the best approach for an individual claim. Therefore, on one claim, if it is the best approach from a cost, life, quality and customer perspective that we strip out wall linings rather than restore them, we will do that. If it makes more sense to restore timber floors rather than strip them out, we will do that. As a fully integrated team, our goal is to always achieve the right outcome for a particular repair, rather than employ a “one size fits all” approach.

Having a network of over 100 experienced restorers located throughout Australia we will ensure our customers are attended to quickly and efficiently to minimise the risk of further damage and to commence risk mitigation/prevention strategies for mould, asbestos and silica.

We have a specialist focus on technical claims, including hazardous/meth lab clean up, mould remediation, structural drying, marine claims, and assessment reporting. We pride ourselves on being early adopters of new technology and equipment.

We test and utilise proprietary cleaning and decontamination chemicals that are not accessible through traditional markets to test their effectiveness.



**Xtreme Clean was developed in conjunction with Ambrose Construct Group (ACG) in 2018-19, one of Australia's largest and most recognised specialist escape of liquid builders. The Xtreme Clean model offers a unique combination of industry experience, industry-leading technology, and seamless assimilation and integration with ACG.**

Xtreme Clean operates independently with its own equipment, management, operations team and technicians. Over the past three years Xtreme Clean has expanded its operations beyond QLD and established a reputable presence in NSW, VIC and currently setting up in SA.

What sets us apart is our commitment to staying at the forefront of technological advancements. We continuously invest in cutting-edge equipment, tools, and processes, enabling us to provide industry-leading solutions. By harnessing the power of innovation, we ensure efficient and effective restoration, cleaning, and remediation services that exceed industry standards.

- All vans are equipped with the latest technology and top of the range equipment servicing Queensland, New South Wales, Victoria and South Australia
- Specialised heat drying equipment
- Injection drying equipment
- Each van is fitted with a state-of-the-art truck mount for high volume water extraction, hot water pressure cleaning & advanced carpet cleaning

## Onsite Technicians

- Complete an onsite risk assessment reporting all hazards back to the Xtreme Clean GM and Building Supervisor
- Extract standing water
- Remove water impacted furnishings and linings
- Isolate and contain mould impacted materials
- Manifest and remove contents items
- Coordinate storage of contents items (as required)
- Take samples for mould/bacteria testing
- Install and monitor drying equipment



### WATER DAMAGE

Our specially trained technicians provide water and flood damage restoration with a rapid response and the latest technology.



### MOULD REMOVAL

We have qualified mould remediation specialists on staff who can identify the source, and remove mould from your home.



### FIRE

In the event of fire damage, our technicians restore internal & external surfaces, providing successful removal of soot and smoke residue.



PREQUALIFIED CONTRACTOR



AICLA  
SUPPLIER OF THE YEAR 2021

**With over 45 years of experience, Marshall Restorations is proudly Australian owned and operated. From our inception, our focus has been providing reliable fire and flood restoration services with a high standard in procedures and outcomes.**

Our team is dedicated to supporting insurers and loss adjusters with makesafe and restoration solutions for both Commercial and Residential claims. With experience, we have evolved from providing solutions for residential claims to now also providing major and complex restoration solutions Australia wide.

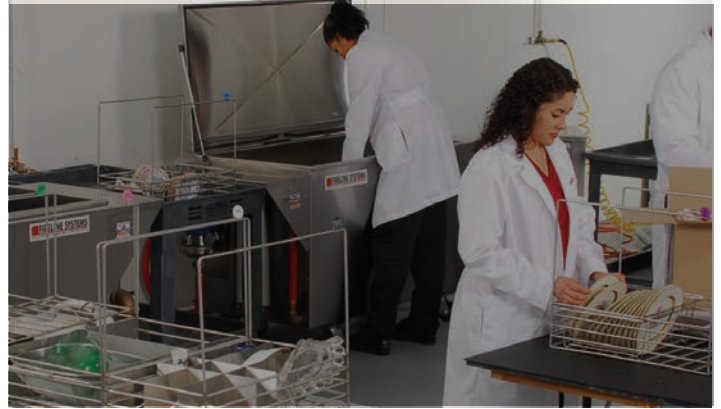
## Commercial & Industrial Services

- Emergency Services
- Make safe
  - › Site Containment - Safety Barriers
  - › Smoke and Odour Removal
  - › Water Extraction and Dehumidification
  - › Corrosion Control
  - › Selective Demolition
- Property or Structural Drying
- Mould Removal and Remediation
- Air Duct Cleaning and Decontamination
- Deodorisation
- Documents, Books and Media Recovery
- Electronics Restoration
- Equipment and Machinery Decontamination
- Equipment and Machinery Rebuild and Repair
- Semiconductor Equipment Services
- Contents Restoration
  - › Detailed Cleaning and Refinishing
  - › Antique, Art and Heirloom Cleaning
  - › Inventory Services
  - › Secure Storage
  - › Dry Cleaning – Personal Effects
- Environmental Services
  - › Hazardous Waste Management
  - › Contaminated Soil Excavation
  - › Demolition Services
- Marine Restoration
- Consulting and Pre-Planning Services



# Dandenong Super Centre

**NEW  
STATE OF  
THE ART  
CONTENTS  
RESTORATION  
SUPER CENTRE**



## Contents restoration solved

- ✓ First in Melbourne
- ✓ Dedicated secure storage
- ✓ Specialist contents restorers
- ✓ World class electronics restoration

Our new 2600 sqm contents restoration super centre in Melbourne brings together world class technology, specialist teams and secure storage to meet the insurance industry's needs, in one central location.

We've solved the decades-long challenge of delivering a cost-effective contents restoration service. Our new Melbourne restoration super centre brings together a unique combination of world-class Fireline technology, a dedicated team of specialist restoration technicians and ample secure storage under one roof.

The key to successful contents restoration is organising contents by item categories. Cleaning methodologies and equipment settings are adjusted based on the content item's material makeup, durability, residue type and contamination level. Maximizing the equipment's capabilities produces service consistency, accelerated production and maximum cost savings.

We're able to recover items that would normally be non-restorable utilising hand cleaning methods, reducing total losses and the impact on our environment.

## Industry challenges

- \$1 billion per year cost to insurers
- Significant wastage and landfill
- Negative environmental impact
- Decades-long problem of restoration cost versus replacement cost
- Lack of investment in solutions
- Services not centralised
- Limited storage space

## Our solutions

- Significant cost savings
- Reduction in wastage and landfill
- Environmentally sustainable
- Restorable items 95% success rate
- Significant investment in world-class technology
- Skilled team of specialist restorers
- End-to-end centralised location
- Massive 2600sqm and 8m high storage space





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MAJOR & COMPLEX RESIDENTIAL



PREQUALIFIED  
CONTRACTOR



A PROUD MEMBER OF THE  
UNDERWRITING AGENCIES COUNCIL



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**The unexpected impact of property damage to a business not only affects profits, but can impact the lives of owners, employees and the customers and local communities they serve.**

The Construct Services team works in partnership with insurers, underwriting agencies, loss adjusters, brokers and claims managers to help get insured businesses back up and running as quickly as possible.

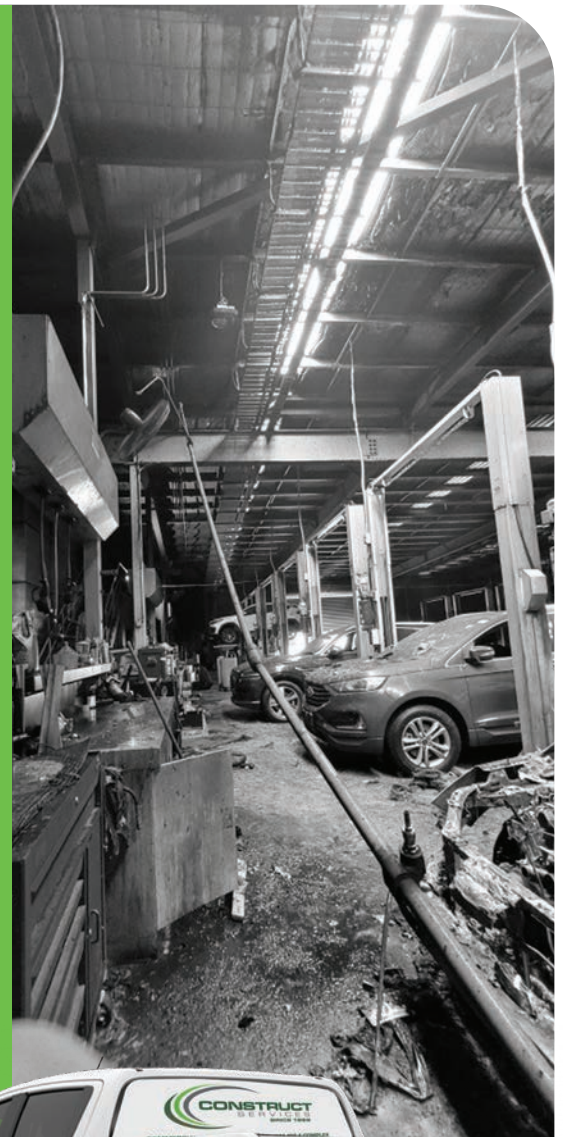
We understand the importance of clear communication, managing stakeholder expectations and developing creative solutions when faced with temporary relocation challenges.

We maintain a sharp focus on minimising additional increased cost of working and business interruption costs.

Our state-based teams swing into action quickly, consistently and professionally in response to:

- 24-7 emergency make-safe
- Storm and weather damage
- Fallen tree impact and removal
- Fire and smoke damage
- Structural impact including vehicle damage
- Mould remediation
- Bio-hazard and asbestos removal
- Contents restoration

With our specialised project management approach our aim is to consistently deliver high quality repairs, on time and within budget.





# Strata Specialists



**Our focus is on quality, value for money and timeliness to minimise disruption and loss of rent.**

We recognise the unique challenges typically associated with the management of residential and commercial strata property claims, and we have many years of experience in successfully delivering great outcomes in this segment.

Proactive and regular communication, often with multiple stakeholders involved in a claim, lies at the heart of our strata service delivery and our teams deliver this consistently, regardless of location or complexity.

We take the initiative to liaise with insurers, loss adjusters, owners, property managers, strata managers, body corporates, brokers and tenants, ensuring everyone is kept up to date with repair progress.

Whether it's a small group of townhouses, a multi-storey complex or an industrial estate, we respond rapidly to ensure the best claim outcomes are established right from the start.

# Heritage

**Heritage properties hold significant place in our communities, providing an important connection between our history, the present and our future.**

**When they are damaged, restoration must be undertaken sympathetically and in accordance with traditional craftsmanship and materials, which preserve the historical integrity of the property.**

We can be trusted to work in harmony with insurers, brokers, local state and national heritage authorities, to ensure workmanship is of the highest quality and the materials used are faithful to original construction wherever practically possible and in accord with heritage requirements.

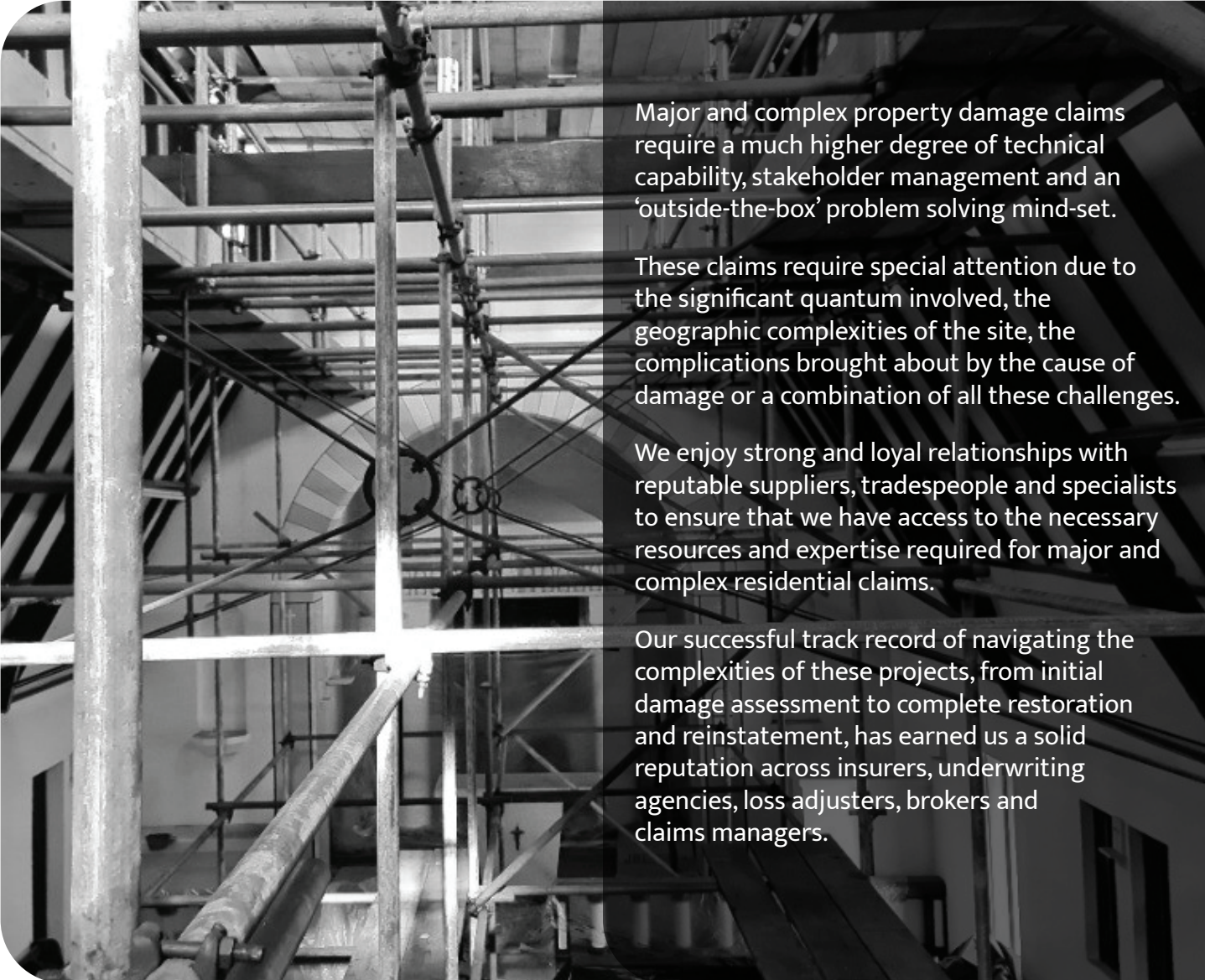
Whether it's matching slate from Penrhyn in Wales, oak from England, leadlight for church windows or red cedar from Australia, our specialist network of trade and material suppliers is unmatched. Our specialist trades include skilled stonemasons, tuck-pointers, glaziers, tilers and carpenters.

We are passionate and proud of our successful track record in this segment. Our specialist team holds an exceptional understanding of the distinctive demands associated with working on heritage properties and recognises the utmost significance of preserving their cultural value. We possess the technical proficiency required to address the intricate challenges often encountered in heritage restoration and conservation projects.



# Major & Complex

**Our experienced team keeps abreast of the latest industry practices, building codes and regulations to ensure the projects we undertake adhere to the highest standards of safety, quality and compliance.**



Major and complex property damage claims require a much higher degree of technical capability, stakeholder management and an 'outside-the-box' problem solving mind-set.

These claims require special attention due to the significant quantum involved, the geographic complexities of the site, the complications brought about by the cause of damage or a combination of all these challenges.

We enjoy strong and loyal relationships with reputable suppliers, tradespeople and specialists to ensure that we have access to the necessary resources and expertise required for major and complex residential claims.

Our successful track record of navigating the complexities of these projects, from initial damage assessment to complete restoration and reinstatement, has earned us a solid reputation across insurers, underwriting agencies, loss adjusters, brokers and claims managers.

# Work, Health & Safety

**ACG's safety vision is to deliver a ZEROHARM environment through a culture that ensures we work safe and go home safe.**



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ZEROHARM at ACG has a fundamental focus on;

- A strong safety culture through engagement to ensure all workers feel empowered to always choose safety first, achieved through consultation from the frontline in decision making to support a safety culture.
- Having a proactive safety leadership team that drives a positive safety culture and supports all workers.
- An innovative safety system that simplifies and continues to improve safety reporting and compliance to support all workers.
- Effective control measures to all potential safety hazards and risks.





# Trade Network

**For decades Ambrose Construct Group has grown and maintained one of the most experienced and comprehensive trade networks in the country, with over 3000 trades people across metropolitan, regional and rural Australia.**

Over time, we have found that regular training is a cornerstone to maintaining high quality trade services that understand each insurers unique process and requirements. We invest in regular tool box talks and in person trade functions to keep our operations, construction and trade teams unified.

We actively seek out tradespeople who share our vision and values and meet our internal and client requirements. We support our trades with a comprehensive induction program ensuring every trade is not only experienced, but fully licensed, insured and compliant with workplace health, safety and welfare procedures. In addition, police background checks are undertaken on each individual tradesperson.

We recognise the importance of engaging the right trade for the right job in the right location. Our network is accurately geo-coded to minimise delays in site attendance and to support local communities.

The size and capabilities of our trade network enables us to rapidly respond in catastrophic weather-related events. We can provide preagreed dedicated sole-use trades for large claim volume events to guarantee response times, trade availability and cost containment



# Technology

**Ambrose Construct Group's industry-wide reputation for digital innovation continues to keep it ahead of the game. Our ongoing pursuit to improve the customer claims experience, reduce claim lifecycle, contain repair costs and embrace full transparency allows us to adapt and respond quickly.**

It all started in 2014, when we searched globally for a workflow management tool that was able to scale and support our insurance building and restoration process from end to end. Unfortunately, we did not find an off-the-shelf solution that provided the agility and customisation we required to respond dynamically to our insurance clients and the insurance industry in general. As a result, we purchased a platform from the US called "Cherwell acquired by Ivanti" and have spent the past 7 years customising it to be a 100% bespoke insurance workflow management tool and ERP.

Our team of 30 developers have built numerous tools that seamlessly plug into the system, providing on and offline capability in the field. At the core of our quoting solution is our proprietary estimating application, that when first delivered in 2015 was industry leading, with the ability to allow Estimators to digitally build scopes, by first selecting the room, inputting dimensions via a Bluetooth digital measurer and it would auto calculate quantities. While still industry leading today, and specifically built to service the Australasian market, we have invested the last 2.5 years in rewriting the estimating application in the latest, most agile, and responsive code, to provide Estimators with a superior onsite quoting tool, that operates lightning fast on and offline. It can use an integrated video assessment tool from within the application and provides a better assessing and

claims management experience, with Assessors able to review and approved scopes and variations from within the platform. This tool is called ScopeIT and integrates seamlessly with our claims management system, Cherwell.

Our claims management system is 100% configurable to the requirements of an individual client and utilises existing APIs and third party infrastructure connectivity. With all applications being internally developed and supported, this allows us to dynamically respond to requests from clients to track and report on data, alter processes, and ultimately deliver on our commitment of being the right supplier for our insurance clients, their customers and team, providing what they want, exactly as they want it.

Our system automates more than 125,000 tasks a day and is supported internally, meaning we can make changes immediately, without the requirements of other clients or tenants having to be reviewed and changes approved by third parties prior to changes being made. All configuration is supported internally by our team of 30+ IT resources and developers.

Our IT and business development teams are currently implementing artificial intelligence across the business identifying how it can be integrated to provide consistent and improved outcomes.



## ESG STATEMENT

# Corporate Responsibility

Before the Insurance Council of Australia released the Climate Change Roadmap: Towards a Net-Zero and Resilient Future, ACG was developing our own ESG Roadmap to net zero. We are currently working with consultants to deliver our ESG Strategy.

## STRATEGY

1. **Materiality Assessment**
2. **Establish the Baseline**
3. **Set ESG Goals**
4. **Analyse Performance Gaps**
5. **Create an ESG Plan**
6. **Implement & Measure**
7. **Perform Regular Reporting**

## ENVIRONMENTAL

- Renewable Fuels
- Climate Risk
- **Greenhouse Gas Emissions**
  - **AllocatEIT**
  - **Solar on ACG buildings**
- Energy Efficiency
- Water Management
- **Recycling**
  - **BAU & CAT Response**
  - **Restore, Reuse, Recycle**
- Population Growth
- Emergency Preparedness

## SCOPE 01

DIRECT EMISSIONS FROM  
ACG ACTIVITIES

## SCOPE 02

EMISSIONS FROM ELECTRICITY THAT  
IS USED DURING ACG ACTIVITIES

## SCOPE 03

ALL EMISSIONS THAT ARE INDIRECTLY  
GENERATED BY ACG ACTIVITIES

## SOCIAL

- **Health and Safety**
  - **Site Specific Safety System**
- Human Rights
- **Working Conditions**
  - **Modern Slavery within our Supply Chain**
- Employee Relations
- **Inclusion & Diversity**
  - **50% Female Leadership**
- Impact on Local Communities

## GOVERNANCE

- **Ethical Standards & Corporate Behaviour**
  - **Alignment of all policies and procedures and benchmarking of behaviour**
- Board Diversity & Structure
- Stakeholder Engagement
- Executive Compensation
- Shareholder Rights

# Modern Slavery

**Ambrose Construct Group strongly opposes slavery in all forms. We publish our annual Modern Slavery Statement in accordance with the reporting requirements of Australia's Modern Slavery Act 2018 (Cth) and associated guidelines.**

On the ground, when vetting material suppliers and subcontract trades, modern slavery and ethical sourcing criteria are mandatory, with provisions included in our commercial agreements. Wherever possible we partner with and use material suppliers with a validated and proven track record in modern slavery and ethical sourcing.

We understand that Australia is a diverse and multicultural society and outwardly facing indicators of Modern Slavery must be investigated and understood in the context they present. All of our trades are vetted to ensure they are appropriately qualified, licenced and insured.

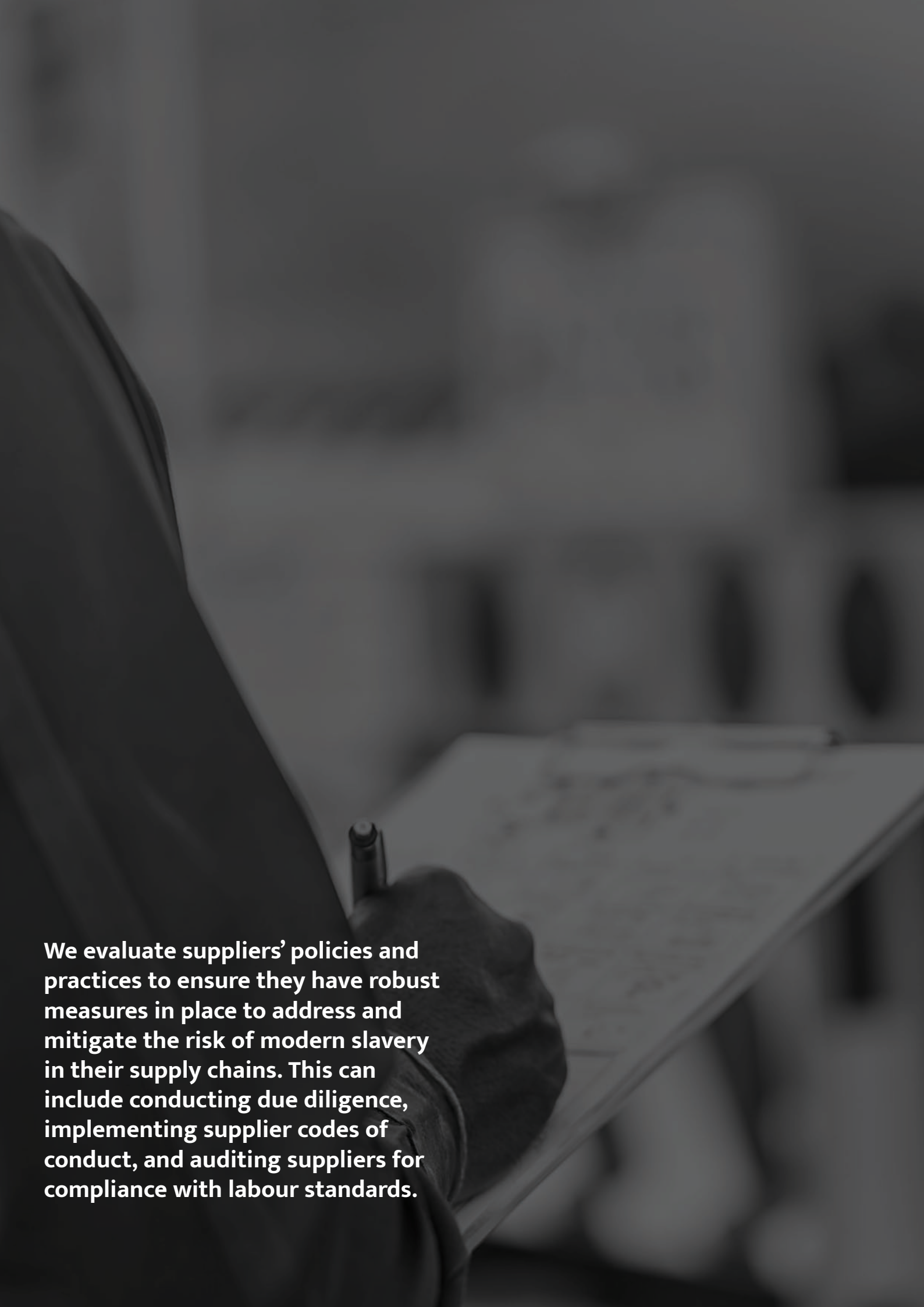
We do not allow subcontracting out of our work, so the trade we allocate to the repair is the trade that does the work. While a subcontractor may have a number of internal staff working for them, our Building Supervisors are regularly in contact with them and the trades actually onsite undertaking the work.

When we encounter trades that possess little English-speaking skills or English is a second language, we always work with the head subcontractor to understand their business model and to ensure our safety management system is shared with these members and they have the ability to read and understand the risks, hazards and controls onsite.

This process of working with trades to confirm the site safety system is being utilised and adhered to, along with our Site Safety Audits completed by Safety Advisors, is an effective measure of ensuring migrant workers within our supply chain are not at risk of, or victims of Modern Slavery.

While ethical and sustainable material sourcing is important, we also consider cost and affordability. We evaluate suppliers based on their ability to provide competitive pricing without compromising on quality or ethical standards. We consider long-term value and the total cost of ownership, including maintenance and durability, when assessing cost. As a result, we tend use larger suppliers such as Bunnings, Mitre-10, Tradelink, Reece, James Hardie, CSR, Boral, etc who have a proven ability to provide a national supply at a transparent market rate and who fulfill their modern slavery and ESG requirements.

ACG preferences suppliers that demonstrate transparency by providing detailed information about their supply chain, sourcing practices, and efforts to combat modern slavery. Our suppliers should be willing to provide reports or certifications indicating their commitment to responsible sourcing and compliant labour practices.

A grayscale photograph of a person's hand holding a pen and writing on a document. The background is blurred, showing other people in a meeting setting. The text is overlaid on the bottom left of the image.

**We evaluate suppliers' policies and practices to ensure they have robust measures in place to address and mitigate the risk of modern slavery in their supply chains. This can include conducting due diligence, implementing supplier codes of conduct, and auditing suppliers for compliance with labour standards.**



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