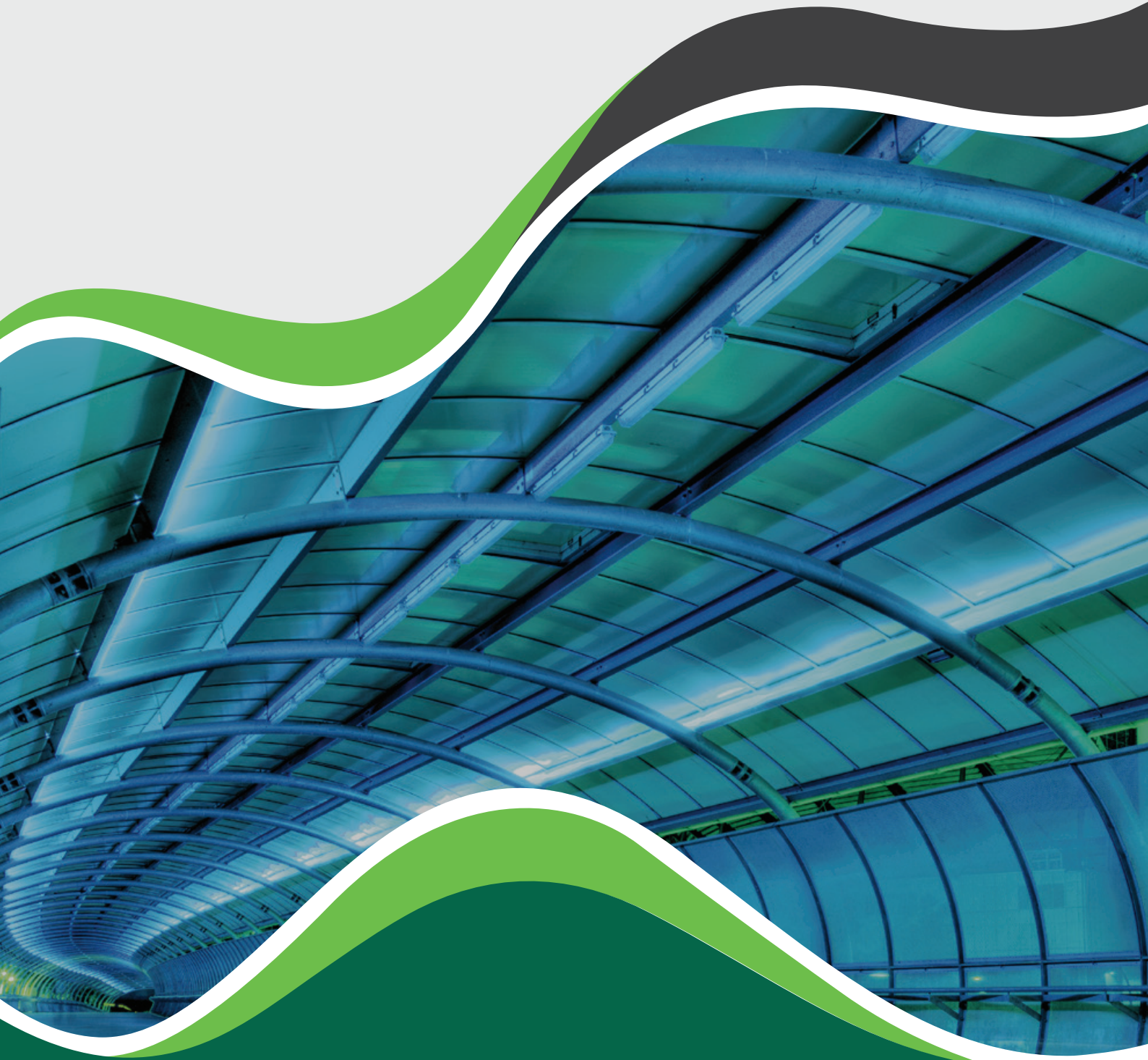




COMMERCIAL • STRATA • HERITAGE  
MAJOR & COMPLEX RESIDENTIAL

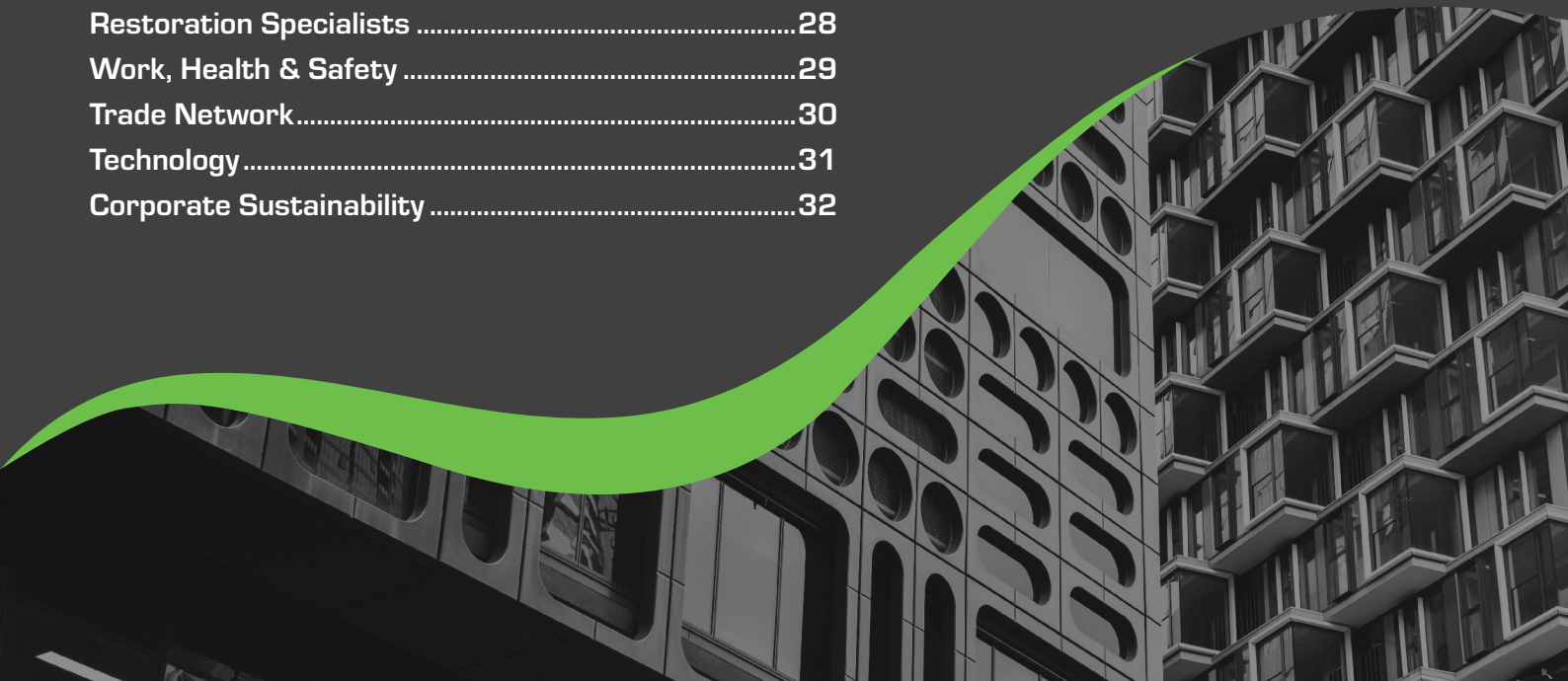


Australia's trusted  
insurance repair  
specialists

# CAPABILITY 20 STATEMENT 24

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# Foreword

Since 1989 Construct Services has provided property repair and restoration services exclusively to the Australian general insurance industry and has expanded nationally in response to the growing needs of our clients seeking a trusted partner, capable of delivering consistent claims quality, cost, lifecycle and outstanding customer experience.

CHU and Construct Services share a deep history in the Australian general 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.

The Construct Services team is a unique and specialist team of building, restoration, repair and claims management experts. We share a deep understanding of stakeholder management and will consistently deliver high quality outcomes, on time and within budget to CHU, supporting brokers, strata managers and your insured customers.

In November 2022 Construct Services became part of the Ambrose Construct Group, enabling us to fully focus on our established and specialist commercial, strata, heritage, major and complex restoration and repair services, while having the combined strength of 550 employees to draw upon in times of catastrophe response.

Our proven resilience and ongoing commitment to looking after people, their communities and our planet provides CHU and Construct Services a unique opportunity to grow our partnership, show true leadership in our industry while sharing common values.

We look forward to a successful future together.



**Niall Tallon**  
General Manager

Major and Complex Claims



**Darren Trott**  
General Manager

Business Development



# Executive Team



**Niall Tallon**

**General Manager  
- Major and Complex Claims**

Prior to joining Construct Services in 2015, Niall's career capitalised on his entrepreneurial flair and as a small business owner, property developer and project manager in cities across Europe and Australia, he gained a deep respect for quality, service and customer satisfaction.

With Construct Services he has held roles including building inspector, major & complex loss supervisor and, since February 2020, Niall has developed and led our expert major and complex claims operations, which has grown rapidly across Australia.

Niall's ability to engage and communicate effectively with a broad range of stakeholders, while driving multiple projects performance outcomes, has earned him and his team a reputation for consistently delivering on time, on budget and with significant customer satisfaction. Niall holds an unrestricted builders licence and holds a Diploma of Business Management.



**Darren Trott**

**General Manager  
- Business Development**

Darren has over 38 years' experience in the Australian general insurance industry as a claims management specialist, having held executive and national leadership roles with national and global insurers, a global loss adjuster and national insurance builders.

Darren's passion for customer centricity is recognised by many industry stakeholders and demonstrated extensively in the aftermath of catastrophes, including Black Saturday bushfires, Cyclone Yasi and Brisbane floods. His claims management experience extends across property, public and products liability, cyber, motor, marine and workers compensation. Darren has been guest speaker at national and international industry events and has published articles in insurance media.

Since joining Construct Services in 2019 Darren has been instrumental in driving revenue growth, with responsibility for client relationships and business development, and leads our team of state-based business development managers.



**Aleks Bakovic**

**National Operations  
Manager**

With a family heritage in building and construction and a passion for helping others, Aleks was destined to become a leader in property claims management. He is a registered builder in NSW and a member of the Master Builders Association.

Since joining Construct Services in 2015, Aleks has executed and delivered many successful major and complex loss projects as a building supervisor, becoming State Manager for NSW and ACT in 2022. Aleks now has responsibility for all commercial, strata, heritage and major and complex residential projects, including CAT event management, and leads our state-based teams nationally.

Aleks is committed to mentoring all team members, who benefit from his experience and his customer-centric philosophy.



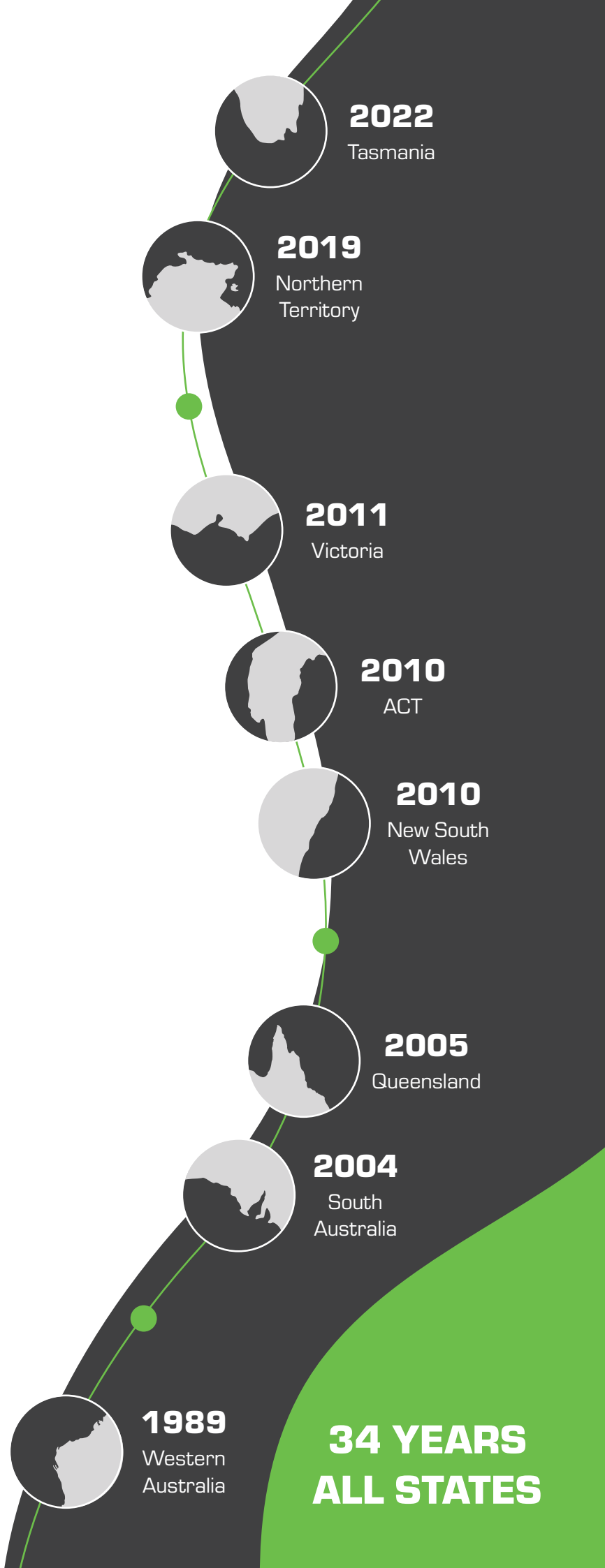
# Company Overview

Construct Services was established 1989 in Perth WA and remains a proudly Australian owned business. From the beginning, our focus has been providing high quality repair services to the Australian Insurance Industry.

*We look after people, not just claims.*

Our journey has taken Construct Services from all general insurance repairs, to specialising in resolving commercial, heritage, strata & major and complex claims. We provide an end-to-end repair and restoration services in response to catastrophic events or individual claims.

In the past 34 years, we've been trusted by insurers, underwriting agencies, insurance brokers, loss adjusters and claims management to help more than 400,000 customers with their repair claims. Behind each of those claims is a business or home owner relying on our service to get back on track.



**34 YEARS  
ALL STATES**

# Our Coverage

Able to service all metro, regional and rural areas. Construct Services has people on the ground at all our offices.



# Our Business Partners

We are dedicated to servicing the Australian general insurance industry.

2024

3418  
Claims  
Managed

INSURERS

- 
- 
- 
- 
- 



LOSS ADJUSTERS



UNDERWRITING / TP AGENCIES

INSURERS



# Repair & Restoration Services End-to-end

Licensed in every state and territory





# Our Key Points of Difference

## Understanding and Empathy

We understand the impact of property damage upon on the lives of property owners and tenants, business owners and their employees, their customers and the communities in which they live and serve. That's why we look after people, not just claims.

## Performance Focused

We bring a sharp focus to our project management model of claim lifecycle, cost containment and superior service. This applies not just in some areas, but consistently across every team. We are committed to leading the industry and setting the high benchmark against our competitors.

## Finding Solutions

We take pride in combining our technical building expertise with sound and practical solutions to property damage problems, no matter their size, complexity or location.

## Minimising Costs

Rising costs of materials and labour impact the whole industry. We take pride in providing thorough, realistic and accurate pricing and scoping, and then keeping tight control over them throughout the life of claim. We understand the impact of temporary relocation costs, increased cost of working and business interruption costs and the importance of establishing accurate reserves. We strive to keep variations to a minimum.

## Safety First

The well-being of our staff, our tradespeople, our clients and their customers underpins everything we do. We take our workplace health and safety obligations seriously and we won't compromise on them.

## Proactive Communication

Lies at the heart of our customer-centric service delivery. Keeping stakeholders apprised of progress, before they ask for it, helps keep everything on track.



# Make safe Specialists

Disaster usually strikes when it is least expected, resulting in bewilderment and anxiousness for property owners, businesses and their customers, in the middle of a crisis.

When this is coupled with an obligation to mitigate further losses and to minimise safety risks, you can trust the Construct Services make-safe team to swing into action rapidly, 24 hours a day, 7 days a week.

A call to our centralised response centre is answered first time, every time, by one of our dedicated team members. They combine practical experience and empathy, right when it is needed the most, drawing upon our extensive national network of local emergency trades. They provide the right level of understanding and rapid response, regardless of the time of day or location. Our emergency trades are often on site within an hour of the first call.

Whether it's storm damage, fire incidents, structural instability, or any other unforeseen catastrophe, we act swiftly to secure the affected property and prevent further damage or harm. It's our opportunity to help keep the claim on track, right from the start.

We conduct thorough risk assessments, identifying potential hazards and implementing immediate mitigation measures to protect and secure both property assets and occupants, including:

- Roof tarpaulins to protect contents
- Electrical disconnection to eliminate risk of shock
- Temporary fencing to prevent harm and theft
- Emergency plumbing to prevent further flooding
- Emergency tree removal
- Temporary hoardings to secure windows and doors
- Asbestos mitigation measures
- Demolition works where required by local authorities

We are acutely conscious of the need to undertake only those emergency works required to mitigate further loss and secure premises, allowing further inspection and assessment to be undertaken to determine policy response.

Communication is critical at this early stage and you can trust us to provide immediate updates in the first instance.



# Commercial Specialists

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, wherever possible.

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.

# Dealership Fire

COMMERCIAL PROJECT

PROJECT VALUE

\$4M

**Extensive fire damage to large car dealership, removal and replacement of tilt panels, roof structure, and all internal content and equipment.**

**LOSS ADJUSTER:**  
YDR CHARTERED LOSS ADJUSTERS

**PROJECT MANAGER:**  
STEVEN SMITH

**LOSS TYPE:** FIRE

**START DATE:**  
MARCH 2023

**COMPLETION DATE:**  
DECEMBER 2023

**LOCATION:**  
BRISBANE, QLD





# Logistics Warehouse

COMMERCIAL PROJECT

PROJECT VALUE

\$2M

**Large-scale fire damage to logistics warehouse, removal and replacement of wall and roof structure, concrete slab and all internal content and equipment.**

**LOSS ADJUSTER:**  
MCLARENS

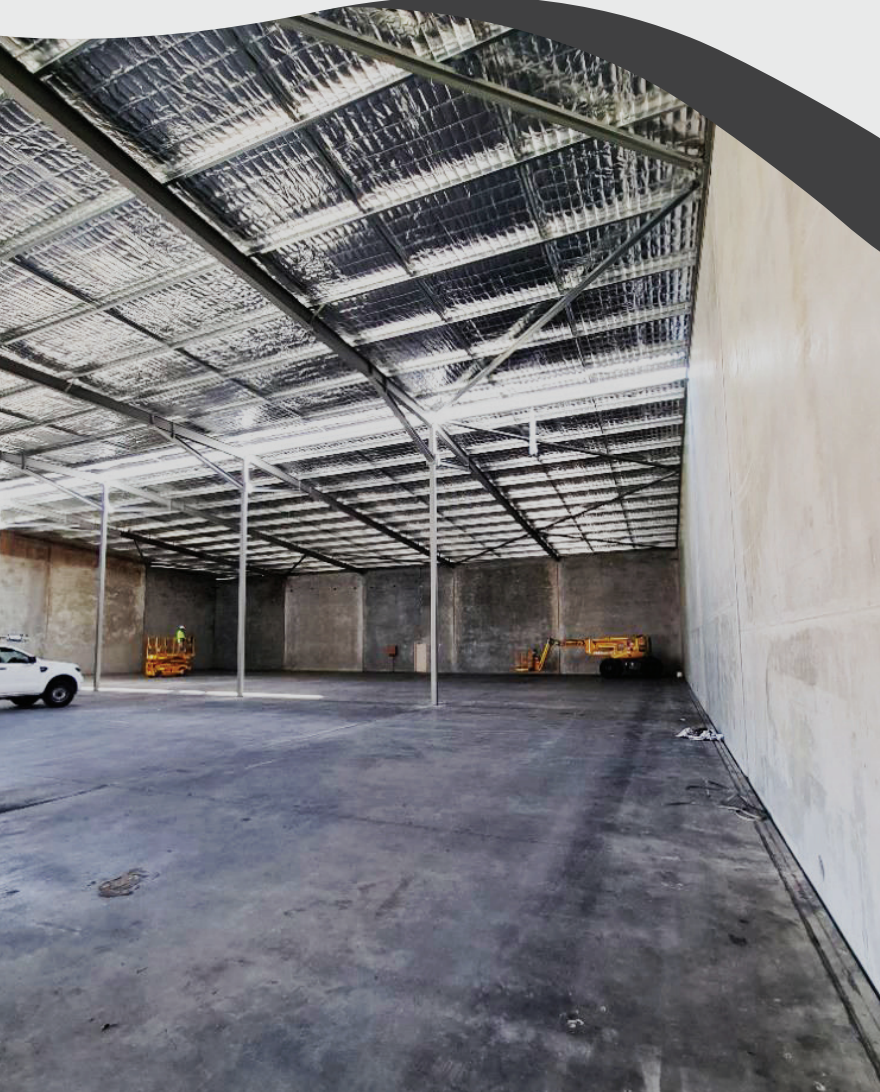
**PROJECT MANAGER:**  
NIALL TALLON

**LOSS TYPE:** FIRE

**START DATE:**  
JANUARY 2021

**COMPLETION DATE:**  
APRIL 2021

**LOCATION:**  
PERTH, WA





# Parish School

COMMERCIAL PROJECT

PROJECT VALUE

\$1.5M+

Following a devastating hailstorm event that impacted South Australia's largest school, Construct Services was tasked with completing extensive roof replacement works over the school holidays and the Christmas break. This was successfully achieved and completed on time and ready for the new school year.

**LOSS ADJUSTER:**  
CHARLES TAYLOR  
ADJUSTING

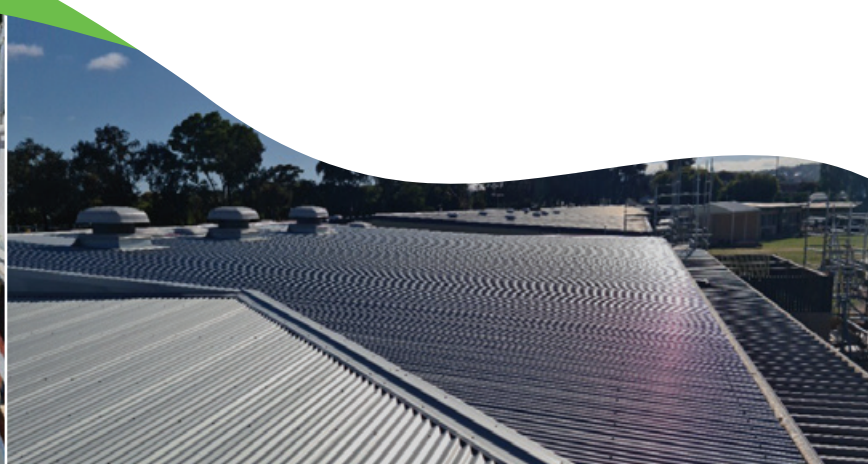
**PROJECT MANAGER:**  
STEVEN SMITH

**LOSS TYPE:** HAIL

**START DATE:**  
DECEMBER 2022

**COMPLETION DATE:**  
JANUARY 2023

**LOCATION:**  
SALISBURY, SA



# Strata Specialists



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.

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



# Cootamundra Flood

STRATA PROJECT

PROJECT VALUE

\$500K+

**Flash flood event that caused extensive damage to 14 strata units.**

**LOSS ADJUSTER:**  
CRAWFORDS

**PROJECT MANAGER:**  
GEORGE BOVESKI

**LOSS TYPE:** FLOOD

**START DATE:**  
APRIL 2023

**COMPLETION DATE:**  
JULY 2023

**LOCATION:**  
COOTAMUNDRA, NSW







# Heritage Specialists

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.

# Perenjori Church

HERITAGE PROJECT

PROJECT VALUE

\$250K

**Extensive damage to roof due to Cyclone Seroja included removal and replacement of roof structure and heritage restoration of internal property.**

**LOSS ADJUSTER:**  
CHARLES TAYLOR  
ADJUSTING

**PROJECT MANAGER:**  
STEVEN SMITH

**LOSS TYPE:** STORM

**START DATE:**  
MARCH 2022

**COMPLETION DATE:**  
JULY 2022

**LOCATION:**  
PERENJORI, WA





# Outback Hotel

HERITAGE PROJECT

PROJECT VALUE

\$2M

**Cyclone Seroja caused extensive damage to roof structure requiring removal and replacement including complete restoration of internal hotels bedroom/function rooms area.**

**LOSS ADJUSTER:**  
TECHNICAL ASSESSING

**PROJECT MANAGER:**  
THOMAS POWELL

**LOSS TYPE:** STORM

**START DATE:**  
MARCH 2022

**COMPLETION DATE:**  
DECEMBER 2022

**LOCATION:**  
PERENJORI, WA



# Armidale Tornado

HERITAGE PROJECT

PROJECT VALUE

**\$30M+**

Armidale in rural NSW was impacted by an intense tornado and hailstorm, causing damage to many buildings. We have undertaken the repair and restoration of 52 buildings, with heritage structures including the university, college, church diocese and the Armidale Cathedral.

**LOSS ADJUSTER:**  
CHARLES TAYLOR  
ADJUSTING

**PROJECT MANAGER:**  
ALEKS BAKOVIC

**LOSS TYPE:** STORM

**START DATE:**  
APRIL 2022

**COMPLETION DATE:**  
DECEMBER 2023

**LOCATION:**  
ARMIDALE, NSW





# Barton Church

HERITAGE PROJECT

PROJECT VALUE

\$400K+

Careful planning and execution of this delicate copper roof project lead to a successful completion following a significant hail event in the ACT.

**LOSS ADJUSTER:**  
SEDGWICK

**PROJECT MANAGER:**  
MIKE GIBB

**LOSS TYPE:** STORM

**START DATE:**  
JANUARY 2021

**COMPLETION DATE:**  
JULY 2021

**LOCATION:**  
BARTON, ACT







# Major & Complex Specialists

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.

**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.**

# Beach House

MAJOR & COMPLEX PROJECT

PROJECT VALUE

**\$500K+**

**Extensive fire damage to luxury residential beachside property requiring roof removal and replacement with complete internal restoration and fittings out.**

**LOSS ADJUSTER:**  
AIM INSURANCE  
SERVICES

**PROJECT MANAGER:**  
THOMAS POWELL

**LOSS TYPE:** FIRE

**START DATE:**  
JANUARY 2023

**COMPLETION DATE:**  
JULY 2023

**LOCATION:**  
DUNSBOROUGH, WA





# Kalbarri Cyclone

MAJOR & COMPLEX PROJECT

PROJECT VALUE

**\$250K+**

**Significant structural damage to residential property requiring roof and internal walls restoration and complete internal fitout.**

**LOSS ADJUSTER:**  
CRAWFORDS

**PROJECT MANAGER:**  
STEVEN SMITH

**LOSS TYPE:** STORM

**START DATE:**  
FEBRUARY 2021

**COMPLETION DATE:**  
MARCH 2021

**LOCATION:**  
KALBARRI, WA



# Green Forest

MAJOR & COMPLEX PROJECT

PROJECT VALUE

**\$550K+**

Following the devastating 2022 Northern Rivers floods, the two dwellings on this property were severely affected requiring complete strip outs, remediation of CAT three flood water damage followed by successful reinstatement two weeks ahead of schedule minimising the loss of rent and allowing tenants to occupy the property much sooner.

**LOSS ADJUSTER:**  
CRAWFORDS

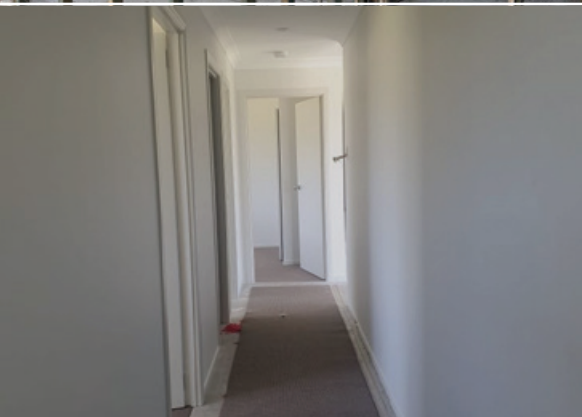
**PROJECT MANAGER:**  
ALEX SARAFILOSKI

**LOSS TYPE:** FLOOD

**START DATE:**  
OCTOBER 2022

**COMPLETION DATE:**  
FEBRUARY 2023

**LOCATION:**  
GREEN FOREST, NSW





# Broad Farms

MAJOR & COMPLEX PROJECT

PROJECT VALUE

**\$750K+**

**Multiple structures were severely affected following Cyclone Seroja causing significant disruption to this operating farm. Key planning and regular communication with all stakeholders resulted in a successful project completion.**

**LOSS ADJUSTER:**  
CHARLES TAYLOR  
ADJUSTING

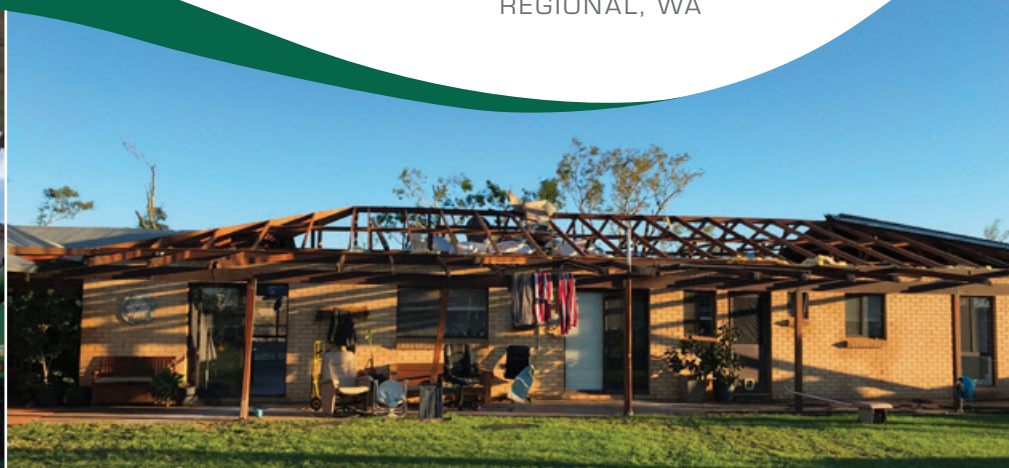
**PROJECT MANAGER:**  
THOMAS POWELL

**LOSS TYPE:** STORM

**START DATE:**  
OCTOBER 2022

**COMPLETION DATE:**  
MARCH 2023

**LOCATION:**  
REGIONAL, WA





# Ocean Reef

MAJOR & COMPLEX PROJECT

PROJECT VALUE

\$500K+

A devastating fire engulfed this residential property causing significant structural and internal damages. A 16 week turnaround on this major & complex residential project meant the insured was back with their family returned to their home quickly and temporary accommodation costs were contained.

**LOSS ADJUSTER:**  
SEDGWICK

**PROJECT MANAGER:**  
THOMAS POWELL

**LOSS TYPE:** FIRE

**START DATE:**  
MARCH 2023

**COMPLETION DATE:** JULY  
2023

**LOCATION:**  
OCEAN REEF, WA





# Restoration Specialists

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

Having a network of over 100 experienced restorers located throughout Australia we will arrange the most local and qualified restorer available and professionally manage the restoration process to ensure our customers are attended to quickly and efficiently following an unfortunate event of water, flood or fire damage.

We have a specialist focus on technical claims, 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.

Our commercial restoration services include:

- Emergency services
- 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
- Contents restoration
- Detailed cleaning and refinishing
- Antique, art and heirloom cleaning
- Inventory services
- Secure storage
- Dry Cleaning
- Deodorisation
- Documents, books and media recovery
- Electronics restoration
- Equipment and machinery decontamination
- Equipment and machinery rebuild and repair
- Semiconductor equipment services
- Environmental services
- Hazardous waste management
- Contaminated soil excavation
- Demolition services
- Marine restoration
- Consulting and pre-planning services



# Work, Health & Safety

When working with us under a contract, agreement or other documented work arrangement, we will demonstrate our commitment to WHS by:

- Reducing the number and severity of WHS risks
- Improving the prevention of workplace injury, illness and disease
- Reducing the impact of workplace injury, illness and disease
- Ensuring Workers are trained, supported and motivated to identify and manage hazards and risks effectively
- Improving and embedding the capability to identify, eliminate and manage hazards and risks in the design and planning stages of procurement and organisational output.

## ZEROHARM

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

**ZEROHARM** at Construct Services 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.

## AT CONSTRUCT SERVICES

- 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 more than thirty years Construct Services has grown and maintained one of the most experienced and comprehensive trade networks in the country, with over 2500 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 insurer's 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 pre-agreed dedicated sole-use trades for large claim volume events to guarantee response times, trade availability and cost containment.





# Technology



**Construct Services' 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.**

Through continuous networking with industry experts, attending educational sessions, and participating in workshops we have gained valuable insights into emerging technologies. The Construct Services team played an integral role in the development of industry leading claims management software EnsureFlow.

Through research and development, we integrated remote inspection technology and aerial assessment prior to the pandemic. Our remote inspection, aerial assessment capability and fully transparent EnsureFlow system allowed for an uninterrupted and seamless claims service across the country, even during pandemic restrictions.

No innovation is complete without collaboration with our service and technology partners. We foster a culture of looking for solutions. Though insights gathered from analytics, KPI tracking and most importantly communicating with our clients, we seek the room for improvement.

Our IT and business development teams are currently exploring the possibilities within augmented reality, the Internet of things and artificial intelligence and how they can be integrated into systems to provide consistent and improved outcomes.



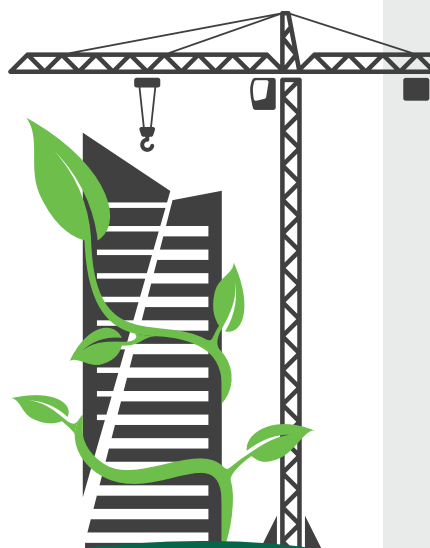
# Corporate Sustainability

## ESG STATEMENT

In November 2022, the Insurance Council of Australia released the Climate Change Roadmap: Towards a Net Zero and Resilient Future. In the report the ICA supports strong action on climate change, including working with the insurance industry to achieve net zero emissions no later than 2050.

As part of the supply chain Construct Services, along with our subcontractors, need to seek ways to reduce waste, reduce emissions, repair vs replace, consider the use of reclaimed and resilient materials and procure sustainably sourced and manufactured materials.

To be a viable long term approach and achieve our goal of sustainable business practice we have incorporated many ESG initiatives into our business practices.



As of this financial year, Construct Services is commencing to put in operation some of our ESG initiatives, such as:

- Booking Estimator/ Supervisors and scheduling subcontractors to undertake work near where they live to reduce fuel consumption
- Consider the use of recycled or natural building materials that generate less CO2 to produce wherever possible
- Scope repairs to reduce a building's energy consumption through smart design
- Wherever possible consider extending a building's lifespan to reduce future waste
- Recycle as much construction waste as is possible
- Seek out suppliers whose production methods are more sustainable, or who make a conscious effort to reduce their own emissions.



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