

Extreme weather guide

You can get free and independent legal advice about your car, building and contents insurance from the **Insurance Law Service 1300 663 464 (Mon-Fri 10am-1pm)**.

For more info use our website menu to go to **Getting Help > Extreme Weather** or scan the QR code on the right.



If you have not had any damage but you are in a disaster prone area, take time now to collect your insurance information and take videos and photos of your property and contents. Save this information and evidence somewhere safe and easy to access, such as on a Cloud service, in case you need to evacuate.

After a disaster, think about:

- Contact your insurance company to:
 - Register a claim as soon as possible with your insurance company. It doesn't matter if your policy documents have been lost, your insurer can check what cover you have. If you can't remember who your insurer is, you can [contact the Insurance Council of Australia \(ICA\) by completing this web form for help to find your insurer](#). You can also ring the ICA on 1800 734 621.
 - Visit the Insurance Law and Extreme Weather topics on our website to read fact sheets about storms, floods and bushfire. Learn about common issues with insurance claims and how to complain. (financialrights.org.au).
 - Find out whether you are entitled to temporary emergency accommodation under your policy and for how long.
- Are you in urgent financial need?
 - Tell your insurer and ask for help. Your insurer must fast-track your claim if you are in urgent financial need, and make an advance payment if appropriate. Remember that any advance payment will be deducted from the total value of your claim. Insurers will be triaging claims to assist the worst affected first.
- If you have a question about claiming on your insurance policy or you have a dispute with your insurance company further down the track, you can call the Insurance Law Service on 1300 663 464 or find free legal help on our More Help webpage (financialrights.org.au).
- If you have a complaint about with your insurer, take it to their complaints department – find their details on the AFCA website: my.afca.org.au/ff-search/
- If your complaint isn't resolved, complain to the Australian Financial Complaints Authority (AFCA) on 1800 931 678. This is a free and independent complaints service.
- Do you have a mortgage or bills? Contact your lender immediately to ask for hardship assistance. If you need help, talk to a free financial counsellor by calling the National Debt Helpline on 1800 007 007. If you receive any legal notices like a statement of claim get legal advice – in NSW, ring the Credit & Debt Legal Advice line on 1800 844 949.

Insurance claim checklist

Your safety is the priority. Only enter damaged buildings if it is safe to do so, and always follow directions of emergency services.

Minimise your loss: When it is safe to do so, protect your belongings. You are required to take reasonable steps to prevent further damage.

Make your claim: Contact your insurer as soon as you can, and seek advice about the claim process under your policy, as well as what you're covered for. Many insurers have 24-hour call centres.

Insurance documents: Insurance companies only need your name and address to find your policy. Ask them to email or post you another copy, so you can check what you are entitled to.

Inventory: Sometimes an insurer will ask you to make an inventory of damaged possessions room by room. If everything is lost, ask the insurer to just pay your total sum insured. If they insist on an itemised list, ask for reasons why and get advice.

Evidence: Take pictures of damage to the property and possessions as evidence for your claims assessor.

Repairs: Speak to your insurer before authorising repairs. Emergency repairs should only be undertaken in the first instance to make the property safe.

Cash settlements: In large disasters, insurers will prioritise repairs for those most in need and may offer cash settlements. Get advice before taking a cash settlement, it may not be your best option. If you have already accepted one, and change your mind, contact your insurer and get legal advice.

Claims Management Services: For home claims the use of a claim services company is usually not necessary. If you are thinking of using one, get some free advice first.

Important Disaster Resources

Insurance Law Service: 1300 663 464

Legal Aid NSW Disaster Response Hotline: 1800 801 529

Disaster Legal Help Victoria: 1800 133 432

National Debt Helpline: 1800 007 007

Insurance Council of Australia's Disaster Hotline: 1800 734 621

More Help web page: www.financialrights.org.au/getting-help/more-help