

Getting help after a **disaster**





Your wellbeing

Counselling

Being in a disaster is traumatic. It's important to ask yourself and your family how you are all feeling. And it's ok to ask for help and support.

You can get counselling through your GP, or call Lifeline on **13 11 14** or the Mental Health Line on **1800 011 511**.

It is normal to
feel overwhelmed
after a disaster.
Help is available.



Your finances

Loans and credit cards

Your bank or credit provider must consider what's happened to you. You can speak to their hardship department, or you can talk to a financial counsellor on **1800 007 007**. If the bank won't help, you can contact the Australian Financial Complaints Authority (AFCA) on **1800 931 678**.

Work

If you are a permanent employee you can take personal or carer's leave to look after yourself or your family. If you run out of this leave you get an extra two days unpaid leave. Casual workers also get two days unpaid leave. For more information call the Fair Work Ombudsman on **13 13 94**.

Centrelink

You may be able to get the Disaster Recovery Payment (DRP) or an emergency payment. Visit your local Centrelink branch to find out or go to www.servicesaustralia.gov.au



Your home

Insurance

Making a claim on your insurance policy can be a daunting process. However, you can get free legal help every step of the way.

You can call the Disaster Response Legal Service NSW on **1800 801 529** for information, advice and referral to your closest Legal Aid NSW office.

You can also call the Insurance Law Service on **1300 663 464**.

Renting

If you can't live in your property because of the disaster, then you don't have to pay rent.

If your property has been seriously damaged then your landlord should reduce your rent and arrange for urgent repairs.

You can find your local Tenants' Advice and Advocacy Service at www.tenants.org.au

You can also contact NSW Fair Trading on **133 220** for information about renting or visit their website at www.fairtrading.nsw.gov.au

My checklist

My local Legal Aid NSW office is:

My lawyer's name:

My lawyer's phone number:

My lawyer has agreed to:

My to do list:

Useful contacts

Disaster Response Legal Service NSW

1800 801 529

www.disasterhelp.legalaid.nsw.gov.au

Wellbeing

Lifeline: 13 11 14

Mental Health Line: 1800 011 511

Finances

National Debt Helpline: 1800 007 007

AFCA: 1800 931 678 or www.afca.org.au

Centrelink: www.servicesaustralia.gov.au

Home

Insurance Law Service

1300 663 464 or www.insurancelaw.org.au

NSW Fair Trading Information Centre

133 220 (Monday to Friday 8:30 am – 5:00 pm)

Tenants' Union of NSW

www.tenants.org.au

Work

Fair Work Ombudsman

13 13 94 or www.fairwork.gov.au

This publication is a general guide to the law. You should not rely on it as legal advice, and we recommend that you talk to a lawyer about your situation.

The information is correct at the time of printing. However it may change.

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Do you need an interpreter? If you need help to talk to us in your language, call the Translating and Interpreting Service (TIS National) on 131 450 (9.00 am – 5.00 pm).

Do you find it hard to hear or speak? Call us through the National Relay Service on 133 677 or www.relayservice.gov.au or call LawAccess NSW on 1300 889 529.