



What to do after a disaster

Your insurance questions answered

What to do straight away



Make sure you are safe

Are you and your family safe? Stay away from danger.

Check in with yourself and your family about how you are all feeling. Talk to your doctor or call **Lifeline** on **13 11 14** if you need support.

How do I claim on my insurance policy?

Call your insurer. Check your insurance policy to claim everything that you can claim for. Your insurer can give you a copy if you don't have it. They can also give you your policy details.

If you don't remember who your insurer is the **Insurance Council of Australia** can tell you. Call them on **1300 728 228**.

Can I get emergency money?

If you are experiencing financial hardship your insurer can arrange to have emergency money put into your account in 5 working days (but most can do it the same day). They will deduct what they pay you when they pay your final claim.

Can I get emergency accommodation?

If you can't live in your home your insurer should help you arrange and pay for temporary accommodation.

The insurer may only pay for temporary accommodation:

- if the total cost is not more than 10% of the whole amount that you insured your property for (for example—if you insured your property for \$300,000, your insurer will not pay more than \$30,000 for temporary accommodation), or
- for up to twelve months.

TIP

- You don't save money by staying with friends and family. Most policies give you temporary accommodation as an extra benefit. Speak to your insurer about this.
- Check if your policy covers the removal of debris (rubbish and rubble). Your insurer may pay professionals to do that for you.

Can I start cleaning up my property?

Make sure your property is safe before you start cleaning up. You could be exposed to dangers that you may not be aware of. The Australian Red Cross has a booklet called *Cleaning up after an emergency*. You can download this booklet from www.redcross.org.au

Talk to your insurer about what plan to do before you do anything.

Take photos before and after you clean up in case you need to show what you did.

Fact sheets in this series

1. What to do straight away
2. What should I expect from my insurance company?
3. Has the insurer offered you a cash settlement?
4. I don't agree with the insurer's decision
5. Where can I get more help?
6. Standard letters you can use to write to your insurer