



What to do after a disaster

Your insurance questions answered

What should I expect from my insurance company?



What must my insurer do?

Insurers need to follow lots of rules, including in the General Insurance Code of Practice (the Code). They must act professionally and be open, fair and honest with you.

You can find the Code at www.codeofpractice.com.au

If you think your insurer isn't following the Code you can call the **Australian Financial Complaints Authority (AFCA)** on **1800 931 678**.

Can my insurer process my claim if I haven't paid the excess under my policy?

Yes. They may let you pay the excess by instalments or take it out of any money they pay you at the end. You can use the letter in **Fact Sheet 6** called *Standard letter or email about financial hardship* to ask for extra time to pay your excess.

What happens if what I lost is more than my insurance cover?

If the value of what you lost is more than what you will get under your insurance policy, the insurer must use the Total Loss Protocol. This means they should not ask you for a list of everything you lost in the disaster. If the insurer does ask for this, ask them why they are not applying the Total Loss Protocol.

Expert reports: what they are for and when should I ask for them?

Your insurer will get reports from different experts depending on the damage to your property. These reports help the insurer decide if your claim is covered under your policy. You should read them and make sure they are accurate.

If there has been major damage to your home the insurer will usually get an assessor, builder, engineer, or if there has been water damage, a hydrologist to assess the damage.

You should ask your insurer for copies of all:

- reports that were done by assessors or loss adjustors
- expert reports, including building, engineering, hydrologists and hygienist reports.

You can use the letter in **Fact Sheet 6** called *Standard letter or email asking for copies of any reports* to ask your insurer to give you the reports.

How long will it take the insurer to give me a report?

The Code gives the insurer 12 weeks to get an expert report. If the insurer has the report they should give it to you no later than 10 working days after you ask for it.

They should give you an update at least every 20 working days about when they will be able to give you a report, and about your claim generally.

(continued overleaf)

TIP

- Worried about the structure of your home? Ask the insurer to send a structural engineer to inspect the damage.
- Worried about mould? Ask the insurer to send out a hygienist (a mould expert).
- Sometimes the repairers will discover more damage. If this damage was caused by the same disaster the insurer will have to pay to repair the additional damage as well.

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What if the repairs the insurance company arranged aren't done properly?

Most insurance policies give you a 'lifetime warranty on repairs'. Talk to your insurer if you have a problem with repairs they arranged.

How long should it take for the insurer to decide my claim?

If the insurer has all the information they need they should decide your claim no later than 10 working days after you lodged it.

If they need more information they should ask you for it no later than 10 working days after you lodged it.

If they are getting expert reports it can take longer to make a decision, but they should decide no later than 4 months—unless there are good reasons for it to take longer.

You can use the letter in **Fact Sheet 6** called *Standard letter or email asking how long it will take to process your claim*.

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