



What to do after a flood or storm

FACT SHEET

Your insurance questions answered

What to do straight away



Stay safe

Your safety is always the priority. Always follow the directions of emergency services and call '000' if you find yourself in 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.

Has your home, car or property been damaged by a flood or storm?

Check your insurance policy

Check your insurance policy to see what you can claim for. Your insurer can give you details about your policy over the phone as well as providing you with a copy of your policy if you don't have it.

If you've lost all your paperwork and you don't remember who

your insurer is, the Insurance Council of Australia (ICA) disaster hotline can tell you. Call them on 1800 734 621.

Your insurance policy is your contract with the insurance company. Insurance policies will commonly cover damage caused by storm and rainwater but you may not be covered for flood damage. If you need legal advice including help understanding your policy, call the Disaster Response Legal Service on 1800 801 529.

Lodge a claim

Contact your insurer and lodge a claim. Even if you are not sure about whether you are covered under your policy, you should still lodge a claim. Your insurer can only properly assess your claim if you lodge it.

You should also speak to your insurer about eligibility for emergency or temporary accommodation, including eligibility for emergency funds if you are in financial hardship.

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

Gather evidence

If you can, you should:

- take photos or videos of any damaged building or contents
- prepare a list of damaged contents
- take reasonable steps to prevent further damage to your belongings.

Cleaning up

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

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.



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If you are not sure about what to do, get legal help

Call us if need help understanding your policy, or your claim is refused, and you don't know what to do.

Other legal problems we can help with after a flood or storm:

- If you are a tenant and your rental property is damaged or destroyed.*
- If you need help with credit and debt issues.
- If you are having trouble with your employment.

- If you are experiencing problems with Centrelink.

Contact the **Disaster Response Legal Service** on **1800 801 529** for free legal help.

*You can also get tenancy help from your local Tenants' Advice and Advocacy Service at www.tenants.org.au

For more information have a look at our '[Getting help after a disaster](#)' publication. You can also visit our website for more information www.disasterhelp.legalaid.nsw.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.

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.



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