

If you have lost property due to bushfire you are able to get free and independent legal advice about your car, building and contents insurance from the **Insurance Law Service** on 1300 663 464 (Mon-Fri 9:30am-4:30pm) or insurancelaw.org.au

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

If you have been affected by bushfires consider the following:

1. Do you have car insurance, home building and/or contents insurance? If you do, contact your insurance company to:
 - Register a **claim as soon as possible**. It does not matter that your policy documents have been burnt or lost as your insurer can easily verify any cover you have with them. If you do not know the name of your insurer you can ask for assistance from the **Insurance Council of Australia's (ICA) Disaster Hotline** on **1800 734 621**.
 - For general information on how to make a claim please see our fact sheets on making a claim for car or home and contents insurance at insurancelaw.org.au
 - Find out whether you are entitled to **emergency accommodation** under your policy and for how long.

2. Are you in urgent financial need?

The ICA has declared this event a catastrophe. This means that under the **General Insurance Code of Practice** your insurer is obliged to fast-track your claim if you are in urgent financial need (Clause 7.7a), and to make an advance payment if appropriate (Clause 7.7b). 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.

3. 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 the **Legal Aid NSW Disaster Response Hotline** on **1800 801 529**.
4. Disputes that cannot be resolved with the insurer can be referred to the **Australian Financial Complaints Authority (AFCA)** on **1800 931 678**.
5. Do you have a **mortgage or bills**? You should contact your lender **immediately** to ask for hardship assistance. For advice in relation to mortgages contact the **National Debt Helpline** on **1800 007 007**. If you receive any legal notices like a statement of claim ring the **Credit and Debt Legal line** on **1800 844 949**.

INSURANCE CLAIM CHECKLIST

- Safety first:** 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:** Don't be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only the policyholders' name and address to find a policy.
- Inventory:** Sometimes an insurer will ask you to make an inventory of damaged possessions room by room. However, if everything is lost you should ask them to just pay your total sum insured. If they insist on itemisation, ask for reasons why and seek advice.
- Evidence:** Take pictures of damage to the property and possessions as evidence for your claim 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 seek 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 Bushfire Resources

Insurance Law Service: 1300 663 464 or email us from insurancelaw.org.au

Legal Aid NSW Disaster Response Hotline: 1800 801 529

National Debt Helpline: 1800 007 007

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