

Bushfire Insurance

This fact sheet is for information only. You should

Main ideas

- Have your insurance policy in place before the bushfire season.
- Know what your policy covers – policies vary between insurers.
- Get evidence of loss and damage. Photos/videos can help.
- Negotiate with the insurer. Tell them how you would like the claim settled.
- Get legal advice if you are unsure about your policy or settlement.

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Contact your creditors
Talk with a free financial counsellor

Preparing for bushfire

If bushfire is near or for
This is not an emergency guide

Have a bushfire plan for your home and contents
• **Home Building Insurance** cover for personal belongings
• **Home Contents Insurance** cover for cars, motorcycles,
• **Motor Vehicle Insurance**

- **Accident or Sickness Insurance, Income Protection Insurance, or Consumer Credit Insurance** cover for injury, disability, death
- **Life Insurance**

Your insurer will have a copy of your policy if you contact them. You can also check the www.frc.org.au website for more information.

Understand your policy
The type of cover you have is important. It will determine what you can claim for.

Type of cover: replacement or indemnity
Indemnity cover: the insurer will pay for actual losses.

Replacement cover: the insurer will pay you for the amount of the loss.

Under or overinsurance

If you have underinsurance, the insurer will only pay for the amount of the loss up to the policy limit.

Overinsurance
When you overinsure, the insurer will only pay for the amount of the loss up to the policy limit.

Additional benefits
Check your policy for additional benefits such as demolition or temporary accommodation.

Demolition / removal of debris
Check your policy for additional benefits such as demolition or temporary accommodation.

Emergency or temporary accommodation

If you can no longer live in your home, your insurer may pay for temporary accommodation. We [the insurer] will pay the reasonable costs incurred by you for comparable accommodation for up to 12 months while your building is being rebuilt or repaired.

Architects, surveyors, and legal fees
Your policy may cover the costs of architects, surveyors, and legal fees.

Costs of complying with new regulations
Your policy may cover the cost of bringing your buildings up to date with government or local authority by-laws.

If you have total replacement cover, you may be able to claim for the cost of bringing your buildings up to date with government or local authority by-laws.

Claiming on your policy
Insurers must respond to catastrophes and disasters. You can also claim for the cost of bringing your buildings up to date with government or local authority by-laws.

Insurance claims management services
You can also claim for the cost of bringing your buildings up to date with government or local authority by-laws.

1. Contact your insurer
If you have a claim, you should contact your insurer as soon as possible.

2. The insurer will appoint an assessor

When an assessor arrives at the property, you must take reasonable steps to protect your belongings and buildings. You must take reasonable steps to protect your belongings and buildings. Try to get the insurer to agree to a list of all the items damaged. Do not throw away any items unless it is a danger.

- **Your safety is the highest priority**
- **Protect your belongings if it is safe to do so**
- **Take photos of damaged items and buildings**
- **Do not throw away any items unless it is a danger**

If your insurer rejects your claim

3. Negotiate a settlement

How long should the claim take?

Get legal advice if they say no. If you are in urgent financial need

Government emergency payments may also be available. **Complaining about an insurer**

Get legal advice first as court is risky

Keeping on top of your finances during an insurance claim

Contact your creditors

Talk with a free financial counsellor

Need more help?

Legal Advice

- Find your local **community legal centre**
- **Legal Aid** in your state
- **NSW LawAccess** has the Disaster Legal Help Victoria
- **Victoria Legal Aid** are a tenant affected by bushfire, contact the **Tenants Union** in your state or territory

Other services

For more information contact the Financial Rights Legal Centre

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