

### **Bushfire Insurance**

This fact sheet is for information only. You

#### 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.

### In this fact sheet:

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Additional benefits

## Claiming on your policy our insurer

- The insurer will appoint an assessor
   Negotiate a settlement
- How long should the claim take?

### **Complaining about an insurer**

Keeping on top of your finances during an insurance claim

Talk with a free financial counsellor

cover

# Preparing for bushfire

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- Home Building Insurance
- Home Contents Insurance cover for cars, motorcycles,

for

personal belongings

Motor Vehicle Insurance

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- Accident or Sickness Insurance, Income Protection Insurance, or Consumer i es, i Credit Insurance cover for injury, disability, dea
- Life Insurance

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Replacement cover:

**Indemnity cover:** 

### Under or overinsurance

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#### **Emergency or temporary accommodation**

If you can no longer live in your home, your i 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

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Your policy may cover for the services of arch Costs of complying with new regulations

Your policy may cover the cost of bringing We will also pay any additional costs required for your buildings to comply with government or local authority by-laws.

If you have total replacement cover, you may b

# Claiming on your policy

Insurers must respond to catastrophes and disa Insurance claims management services ut b whethe sut on ber @ I s b me o Me n

### 1. Contact your insurer

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### 2. The insurer will appoint an assessor

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

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### 3. Negotiate a settlement

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Government emergency payments ma y also b e avai

# Complaining about an insurer

MB for Not Not Note on the Note of Not Get legal advice first as court is risky

## Keeping on top of your finances during an insurance claim

## **Contact your creditors**

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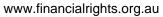
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- Find your
- community legal centre r state
- Laga Maid in it in a common maid in the common of the co
- NSW LawAccess the Disaster Legal has Help Victor
- Victoria Legal Aid e tenant. affected by bushfire, a
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#### Other services

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Last updated: March 2025