

## Earthquake Insurance

This fact sheet is for information only. You should

### Main ideas

- 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:

#### Understand your policy

Understand your cover: replacement or indemnity  
Under or overinsurance  
Additional benefits

#### Claiming on your policy

1. Contact your insurer  
2. The insurer will appoint an assessor  
3. Negotiate a settlement

#### How long should the claim take?

#### Complaining about an insurer

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

Contact your creditors  
Talk with a free financial counsellor

## Understand your policy

Most policies are based on the principle of indemnity, which means you are not supposed to profit from a claim.

### Type of cover: replacement or indemnity

**Indemnity cover:** The policy will generally cover you for the cost of repairs or replacement of damaged property.

**Replacement cover:** The policy will generally cover you for the cost of repairs or replacement of damaged property, including any profit you would have made if the property had not been damaged.

### Under or overinsurance

If you have whedne mynoi utry scuom eirn, s u r e d i s n o t e n o u g h  
**underinsurance**

Some i n s u r e w h e o f f y o u a s s u m e t y u n e d i f o m o a e a d d i n  
**Overinsurance**

W h e n y o u w e t a k m i s u e d a b y o y b o y , i a a d r a t e n e o y g e e t e n e w  
**Additional benefits**

C h e c k o y n o u t r o p p o l f i c y o u t r o s s u e m e i w h s a u t r e a d d i f t o i r o n e a x l a m p e l n e e f  
**generally**

### **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.*

C b e a c c p a y s o n a l a l l b e a g e s t o f a s t e p e p a t r i c i g n d r s g ( u s e a n y f i n e s h e 2 e d d i o m e t f h o s a ) e t a a  
**Demolition / removal of debris**

C b a c k p o b u c y p m a y c o v e r s e t h e w h a s t t y p e s e m b v d a g r i d e b  
**Architects, surveyors, and legal fees**

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

Your policy may cover the cost of bringing you  
*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**

### **1. Contact your insurer**

K 6 k y o o a u e e s o w a r e a w h a t h e n g e b a s i w h i g h t b e m p o o e d f

### **2. The insurer will appoint an assessor**

W h e l a s s e s s a r h a w a t h e o r e l y b e r y t o a r a p p o i n t e d y o u t i o l p d i s p

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

Some insurers ask for a room-by-room list of d  
**Exclusions that may apply**

P 6 a C y a b a d k s a i h i p e h o p u f i y e b a l i a n o g s a t p i n g e a t i p e s e t u r s e m b a f i l e a h e a p e e f i n g t o b e a y f s  
**If your insurer rejects your claim**

### **3. Negotiate a settlement**

C b e a c c p a y s o n a l a l l b e a g e s t o f a s t e p e p a t r i c i g n d r s g ( u s e a n y f i n e s h e 2 e d d i o m e t f h o s a ) e t a a  
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## How long should the claim take?

Get legal advice if they say no. If you are, your insurer must fast-track your 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?

### Need more help?

Legal Advice

Find your local

- [community legal centre](#) in your state
- [Legal Aid](#) in Queensland, New South Wales, Northern Territory, South Australia, Victoria, Western Australia and Tasmania
- [NSW LawAccess](#) has the Disaster Legal Help Victoria
- [Victoria Legal Aid](#) if you are a tenant, affected by an earthquake
- [Tenants Union in your state or territory](#)

### Other services

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