

Home or Contents Insurance Claims

This fact sheet is for information only. You s

Main ideas

- Different insurance policies provide different benefits. Understand your policy.
- Claiming on your policy may impact your ability to get, and the cost of, future insurance policies.
- It's your choice whether or not you claim – think it through.

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Understand your policy

The g e d a a a d \$ w o f H y p e s i b f s b o m e e b p p b d c y y c a m e u s a p b e
Sum Insured **Total Replacement**

In a , the insurer will pay up to the amou
Sum Insured policy

The acost of re b u i e l d i n s g r e s w i f f e c e m e r t o h w a b s y o
Total Replacement policy

M a k e f i s y o u a r e n o t i n v o l v e d i n o n e c a p a f p a p r e y a n p i t y b u t h a p a o l a e f t h e o b e d i c k r o e n d i v a g

Decide whether or not to claim on your policy

W b e y s h a d r e c a o b s t h c a b b i f i e f o t a l y o g g e a s s p h r g e a s t u d e e a s d c e m i t g a o t m a i y v o n l e b o s h m a t a b

Claiming on a home or contents insurance policy

Talk with your insurer about emergency repairs

If possible, make a claim before you have to pay for the repairs yourself.

Some insurers may not pay for emergency repairs if you're not sure what to do.

Get legal advice

Complete a claim form

You can usually make a claim over the phone, but if the insurer tells you otherwise, you may need to complete a claim form.

Get legal advice.

Pay your excess

The excess is your contribution towards the cost of the claim. Do not drop your claim because you can't pay the excess.

See our sample letter: [I can't pay my excess.](#)

Prove your loss

Flowchart: [How to prove your loss](#)

Ask for your claim to be fast tracked if you have an urgent need

See our sample letter: [I need my claim fast tracked.](#)

Insurance claim outcomes

See our sample letter: [I need my claim fast tracked.](#)

Working with insurance assessors

Don't be afraid to ask for help if you're not being treated fairly.

If you're not being treated fairly by the assessor, get legal advice.

How to complain

Contact the insurance company, you can find the contact details on their website.

Use our sample letter to Insurer Raising a Dispute.

Read our guide: [How to complain about your insurance claim.](#)

Need more help?

Call us on 1800 066 346 or visit [www.financialrights.org.au](#)