

Storm Insurance

This fact sheet is for information only. You should seek legal advice if you are unsure about your policy or settlement.

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

type of 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

Financial Rights Legal Centre
Talk with a free financial counsellor

Understand your policy

Most policies cover water damage to your home or business. This includes:

- **Storm**: water falling from the skies that runs down your roof
- **Rainwater**: rainwater that has collected or flowed down your roof
- **Run-off**: water that has collected on your roof and run off

Be aware of your policy's exclusions. Flood damage is not covered.

Type of cover: replacement or indemnity

The policy will generally cover you for the cost of replacement or indemnity.

Indemnity cover:

The policy will generally cover you for the cost of replacement or indemnity.

Replacement cover:

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 insusewheoēfyoua ssmfētgunēd i s o m o a a a d d i n
Overinsurance

When you wetakmi s l 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 m
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.

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

Ch e a c k p o l i 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

Wh e l a s s e s s o r h a w a t h e o g n i n g t y e n t e r a p p a r a t e r y u t u d p a d i s p
• **Your safety is the highest priority** You must take reasona

• **Protect your belongings if it is safe to do so.** Make a list of all th

• **Take photos of damaged items and buildings.** Try to get the in

• **Do not throw away of any items unless it is a danger.**

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

Possible exclusions for a storm claim may incl
Flood R e a d o u r h o m e t w a b e d a m a g e d t b y f l o o d o n s o r a b o e h r a i

Storm surge If you live in a coastal area, check if you ar

Wear and tear, gradual deterioration or lack of maintenance show it is more l
I f y b e r s h b g m b a d d m j a o t s w y o u a c t i v e m b b a s t s b g o u f

3. Negotiate a settlement

It is important to understand your rights and what you are entitled to claim. You should also understand the process of making a claim and the time it may take to resolve a claim.

How long should the claim take?

It is important to understand your rights and what you are entitled to claim. You should also understand the process of making a claim and the time it may take to resolve a claim.

Get legal advice if they say no. It is important to understand your rights and what you are entitled to claim. You should also understand the process of making a claim and the time it may take to resolve a claim.

If you are, in your insurer must fast-track your urgent financial need

Government emergency payments may also be available

Complaining about an insurer

It is important to understand your rights and what you are entitled to claim. You should also understand the process of making a claim and the time it may take to resolve a claim.

Get legal advice first as court is risky

Keeping on top of your finances during an insurance claim

Contact your creditors

It is important to understand your rights and what you are entitled to claim. You should also understand the process of making a claim and the time it may take to resolve a claim.

Talk with a free financial counsellor

It is important to understand your rights and what you are entitled to claim. You should also understand the process of making a claim and the time it may take to resolve a claim.

Need more help?

It is important to understand your rights and what you are entitled to claim. You should also understand the process of making a claim and the time it may take to resolve a claim.

Find your local

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

Other services

For more information, contact your local financial counsellor or legal centre.

Last updated: March 2025