

# Bushfires Insurance claims



## Free support and advice when making an insurance claim

- National Debt Helpline: 1800 007 007. You can speak to a financial counsellor to get advice. If necessary, they can refer you for a face to face appointment with a financial counsellor near you.
- Insurance Law Service: 1300 663 464 to speak to a lawyer if you need legal advice

## Tips when making an insurance claim

### 1. Take pictures of damage, write down details and find your insurance policy

**Don't worry** if you have lost your insurance policies in the fire

- If you remember the name of your insurer you can just call them and give your details and they will give you details of your policy. You can also ask for a copy.
- If you do not know the name of your insurer you can call the Insurance Council of Australia Hotline on 1800 734 621 and they will help find the information for you

### 2. Make a claim

Contact your insurer and make a claim.

Ask:

- The expected time the assessor will visit
- About any damaged property you need to use, move or repair
- If you are covered for **temporary accommodation**
- If you can get advance payments to assist if you are in serious financial hardship

## ■ Delays and rejected claims—making a complaint

If you are unhappy with any decision or delay by the insurer you can make a complaint to the insurer. The insurer must respond to the complaint within 45 days from the date you made the complaint.

If you are unsatisfied with the response or do not get a response you can then make a complaint to the Australian Financial Complaints Authority (AFCA). AFCA is a free and independent dispute resolution service. AFCA can make a decision that is binding on the insurer.

To find an escalated complaint contact at the insurer:

- The AFCA website lists the specialist complaints contacts for insurers at [www.afca.org.au/make-a-complaint/findafinancialfirm/](http://www.afca.org.au/make-a-complaint/findafinancialfirm/). The website lists the phone, email and address of the insurer.

To make a complaint to AFCA:

- P: 1800 931 678 (freecall) or [www.afca.org.au](http://www.afca.org.au).

## Settling your claim(s)

Get advice before accepting any settlement of your claim from an insurer.

Be careful with:

1. Cash settlement or rebuild/replace/repair—avoid cash settlement unless you are sure (and have your own independent quotes) that it will cover your costs.
2. Take care with partial settlements. Make sure everything is covered.
3. Make sure you have claimed for everything you can.

If you accepted a settlement for your claim within 1 month of a bushfire disaster, and later on you believe it was not complete or accurate, you can request the insurer to review the settlement. You need to ask for that review within 12 months.



**NATIONAL  
DEBT  
HELPLINE**  
1800 007 007  
[ndh.org.au](http://ndh.org.au)