

Help with financial decisions after a natural disaster

→ start here

- Talk to someone for advice and help
- Contact your bank or lender
- Check your insurance
- Lodge an insurance claim
- Get help if you run into problems

Talk to someone for advice and help

Talk to someone who is qualified and experienced about your situation. They can explain the options available to support you.

Call the [National Debt Helpline](#) on **1800 007 007** to meet with a free financial counsellor who can help you get back on track.

Visit moneysmart.gov.au for contact details of services that can help you with:

- food, housing and bills, as well as emotional support
- government payments and support services.

Call [Lifeline](#) on **13 11 14** for **24/7** crisis support.

For free legal advice and support, contact:

- [Legal Aid Helpline ACT](#) - **1300 654 314**
- [Legal Aid NSW](#) - Disaster response legal service **1800 801 529**
- [Northern Territory Legal Aid Commission](#) - **1800 019 343**
- [Legal Aid Queensland](#) - Natural disaster legal helpline **1300 527 700**
- [Legal Services Commission of SA](#) - **1300 366 424**
- [Legal Aid Commission of Tasmania](#) - **1300 366 611**
- [Legal Aid Victoria](#) - Disaster Legal Help Victoria **1800 113 432**
- [Legal Aid WA](#) - **1300 650 579** or
email naturaldisasters@legalaid.wa.gov.au

If you run a small business, visit business.gov.au for information about the support available.

Contact your bank or lender

Let your lender know you have been impacted by a natural disaster. They will have a range of ways they can help you.

If you're finding it hard to make loan or credit card repayments, **ask your bank or lender for hardship assistance.**

Check your insurance

Deal directly with your insurer or an authorised, trusted insurance broker or financial adviser. They'll check what your policy covers you for and help you make a claim.

If you need emergency accommodation, ask your insurer if they can help you.

If you can't remember which insurance company you are with, call the Insurance Council of Australia's disaster insurance hotline on **1800 734 621**.

Lodge an insurance claim

Contact your insurer to tell them about any damage or loss. Keep copies of all documents or photographs supporting your claim. You should still lodge a claim even if you're unsure if your claim will be covered.

If your policy documents have been lost or destroyed, insurance companies keep records electronically. They only need the policyholder's name and address to process a claim.

If you are in urgent financial hardship, make this clear to your insurer. They may be able to fast-track your claim.

Your insurer may offer to:

- handle repairs or replacement of your home, or
- offer cash to settle your claim.

Cash settlements mean you must manage the repair or rebuild process yourself, and you might be left out of pocket. Call the Insurance Law Service on **1300 663 464** or National Debt Helpline on **1800 007 007** if you need help with your insurance claim.

If you settle your claim within a month of the event, you have up to a year to get it reassessed if you are not happy.

Get help if you run into problems

If you're not satisfied with the insurance claims process or decision, dispute it with your insurer. If you can't reach an agreement, contact the [Australian Financial Complaints Authority](#) on **1800 337 444** to make a complaint and get free, independent dispute resolution.

Watch out for scams

Be careful of anyone who's door knocking, calling you out of the blue, or leaving leaflets in your letterbox. Watch out for anyone offering a today-only deal or saying they can get repairs done quicker or much cheaper than legitimate companies.

Don't be rushed into a decision and don't pay cash up front. Take the time you need to make good decisions you won't regret.

If you encounter a scammer, fake tradesperson or repairer, report it to the [Australian Competition and Consumer Commission](#) on **1300 795 995**.

April 2021