

# Your insurance check up

Be prepared this bushfire season



## ✔ Your home



A recent survey found that 80% of households were underinsured. Imagine losing everything you own and not having enough money to rebuild. Rebuilding after a fire may cost you a lot more than you think. It will depend on your Bushfire Attack Level (your BAL). If you are not sure what your BAL is you can check with your Local Council or the Rural Fire Service.

## ✔ Your insurance cover



There is a limit to the amount of money that the insurer will pay to repair or rebuild your home. This is called your 'sum insured'. Building costs are constantly increasing. Also, the higher your BAL, the more your building costs will be. This is because your home may need to be rebuilt to a higher standard. Talk to your insurer about what the right level of cover is for you. You can also use their online calculators to find out.

## ✔ Your policy terms



Each insurance policy is different. Some policies allow up to 30% extra if your building costs blow out. Many policies don't have cover for ember, smoke or melting damage—unless flames reach your home. Check your product disclosure statement. And get covered early. There are limits on buying insurance once a fire has started. It is worth shopping around to get the right policy for you.

## Useful contacts

- **LawAccess NSW** – Free information and referrals  
1300 888 529 or [www.lawaccess.nsw.gov.au](http://www.lawaccess.nsw.gov.au)
- **Legal Aid NSW** – Free legal advice at your local Legal Aid office or Recovery Centre (call LawAccess 1300 888 529 for Legal Aid offices) [www.legalaid.nsw.gov.au](http://www.legalaid.nsw.gov.au)
- **Insurance Law Service**  
1300 663 464 or [www.insurancelaw.org.au](http://www.insurancelaw.org.au)
- **Storm Insurance**  
[www.insurancelaw.org.au/fact-sheet/#Storm Insurance](http://www.insurancelaw.org.au/fact-sheet/#Storm%20Insurance)

Have you had your  
Insurance Check-up?

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# Check up at a glance

## Bushfire



### My checklist...

- I've read my PDS and schedule
- My sum insured for building is \_\_\_\_\_
- I've checked my sum insured against an online rebuilding calculator
- My BAL rating is \_\_\_\_\_
- My sum insured for contents is \_\_\_\_\_
- I've checked my sum insured against an online calculator

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**DISASTER RESPONSE SERVICE**

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If you need help to talk to us in your language, call the Translating and Interpreting Service (TIS) on 131 450 (9am-5pm).



If you find it hard to hear or speak, contact us through the National Relay Service on 133 677 or [www.relayservice.gov.au](http://www.relayservice.gov.au) or contact LawAccess NSW on 1300 889 529.

This brochure only gives general information about the law. You should talk to a lawyer about your problem. The information in this brochure is correct when it is printed, but the information can change. If you need more help, contact LawAccess NSW on 1300 888 529. Order brochures online at [www.legalaid.nsw.gov.au](http://www.legalaid.nsw.gov.au) (go to Order a publication) or email [publications@legalaid.nsw.gov.au](mailto:publications@legalaid.nsw.gov.au)