

# Your insurance check up

## Be prepared for a storm or flood



### ✔ Your home



Your home may be your most valuable and loved asset. Imagine losing everything in a flood. Then imagine not being covered by insurance. Most flood and storm policies won't pay for water damage that is caused by wear and tear—for example, if water gets in because you haven't kept the property in a good condition. Some policies don't cover flood at all—check your product disclosure statement. Talk to your insurer today to make sure that you are covered.

### ✔ 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 and they also increase after a natural disaster. Talk to your insurer about what the right level of cover is for you. You can also use their online calculators to find out. Some insurers allow up to 30% extra if your building costs blow out.

### ✔ Your policy terms



Each year some insurance claims are denied, or people get less than they expected. Many more people discover too late that they are underinsured by thousands of dollars. Have you checked your policy recently? Each insurance policy is different. Shop around and find 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?**

**Legal Aid**  
NEW SOUTH WALES

# Check up at a glance

## Storm or flood



### 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
- I've checked that I'm covered for flood
- My sum insured for contents is \_\_\_\_\_
- I've checked my sum insured against an online calculator

**Legal Aid**  
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### DISASTER RESPONSE SERVICE

Advice • Information • Assistance



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)