

What to do after a natural disaster

Follow these steps to find help and begin to recover from a bushfire, flood, or storm.

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** (9.30am to 4.30pm, Monday to Friday) to talk to a free financial counsellor if you're in financial difficulty.
- Call the Small Business Debt Helpline on **1800 413 828** if you're a small business owner or sole trader.
- Contact Insurance Law Service on **1300 663 464** (9.30am to 4.30pm, Monday to Friday) for legal advice or support.
- Call Lifeline on **13 11 14** for 24/7 crisis support.

Contact your bank or lender

If you're finding it hard to make loan or mortgage repayments, contact your lender and let them know you've been impacted by a natural disaster.

They have a range of ways they can help you, including offering you financial hardship assistance.

Lodge an insurance claim

Contact your insurer to tell them about any damage or loss. If you can't remember which insurance company you're with, call the Insurance Council of Australia's disaster insurance hotline on **1800 734 621**.

Don't worry if your policy documents have been lost or destroyed, insurance companies only need the policyholder's name and address to process a claim.

Lodge a claim even if you're unsure if your claim will be covered.

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 National Debt Helpline on **1800 007 007** or the Insurance Law Service on **1300 663 464** if you need help with your insurance claim.

Get help if you run into problems

If you're not satisfied with the claims process or decision, dispute it with your insurer.

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.

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 scammers

Be careful of anyone who door knocks, calls you out of the blue, or leaves 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**.



Tip: Government clean-up programs

Find out what services you can get for free, before paying for things. The cost of cleaning up may be covered by your state or territory government.