

WHAT TO DO AFTER A NATURAL DISASTER

Follow these steps to find help and begin your recovery

1 Listen to advice from emergency services: Listen to advice from emergency services about accessing your property and surrounding areas. If it's not safe, do not try to enter.

2 Find emergency and crisis support: There may be government payments if you've been affected by a natural disaster. Your state or territory government can also help you find support during and after a natural disaster.

3 Check your insurance: Deal directly with your insurer or the insurance broker you organised your insurance through. They'll check what your policy covers and help you make a claim. If you need emergency accommodation, ask your insurer if they can help you.

4 Assess the damage: Only when it is safe to do so, look at and assess the damage to your property. Check for any dangers, for example, asbestos or unsafe electrical wiring and equipment. Always avoid floodwaters.

Take steps to prevent any further damage to your property and belongings. For example, covering damaged roofs to prevent further water damage. Take photos or videos of all the damage.

Check with your insurer before making any repairs to your property. Your insurer may need to approve repairs and tradespeople first.

5 Government clean-up programs: Find out what services you can get for free, before paying for the clean-up yourself. The cost of cleaning up may be covered by your state or territory government. **Tip:** Keep a sample of carpet or a piece of fabric from your furniture to help with claiming on your insurance.

6 Start your insurance claim: See our fact sheet 'A Guide to Home Insurance Claims' for the steps to lodge a claim with your insurer.

7 Contact your bank or lender: Let your lender know you have been affected by a natural disaster. Their financial hardship teams 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 a hardship variation. Financial hardship team contact details are on the Australian Banking Association or the Customer Owned Banking Association websites.

For support speak to:

Your doctor: they can often find the help you need.

Lifeline Australia: phone 13 11 14 for a free 24-hour crisis support service. Or try their crisis support chat service.

Beyond Blue: phone 1300 22 46 36 to speak to a mental health professional 24 hours a day. Or contact via web chat.

R U OK www.ruok.org.au

Speak to a free financial counsellor

National Debt Helpline: 1800 007 007

Mob Strong Debt Helpline: 1800 808 488

Get free legal advice

Insurance Law Service: 1300 663 464

ACT — Legal Aid Helpline 1300 654 314

NSW — Disaster Response Hotline: 1800 801 529

NT — NT Legal Aid Commission: 1800 019 343

QLD — Natural Disaster Legal Helpline: 1300 527 700

SA — Legal Services Commission: 1300 366 424

TAS — Aboriginal Legal Service: 1800 595 162

VIC — Disaster Legal Help: 1800 113 432

WA — Legal Aid: 1300 650 579

For more information, visit moneysmart.gov.au/dealing-with-natural-disasters

The information in this Fact Sheet is intended to provide general information and guidance and you should obtain your own professional advice before following any of the information provided.