

Preparing for a disaster

There are things you can do to make your life easier if you need to make an insurance claim after a disaster.

Include important documents in your survival kit

This could include:

- insurance policies (home, contents, vehicles etc)
- driver licences and passports
- legal documents (deeds and wills)
- birth and marriage certificates.

Maintain your property

Clean your gutters, check your roof and make sure your house is secure. Insurers can refuse claims if they believe the property wasn't properly maintained.

Review your insurance

Make sure your insurance is suitable for your house and your needs. If you're not sure what you are covered for, ask your insurer.

Carefully consider a cash settlement

Your insurer might offer a cash settlement for the damage to your property. There are things you should consider as part of accepting a cash settlement.

Ask for financial hardship assistance

Ask your bank, lender, utility providers and local council for financial assistance if you need it.

Replace lost important documents

Contact the relevant government departments to have any important documents replaced.

**For free Disaster Legal Help
call 1300 527 700**

Disaster Legal Help

Tips to help you before, during and after a disaster



www.legalaid.qld.gov.au



During and directly after a disaster

There are things you can do during and after a disaster to ease the recovery process.

Safety is top priority

Call Energex if there are powerlines involved.

Lodge your claim ASAP

If you are insured, you should lodge a claim with your insurer as soon as it's safe to do so.

Record damage

Make a list, take photos and record videos of any damage during and after the event.

Start the clean up

You don't need to wait for an assessor to start cleaning up.

Organise support

If you are asked to drive your car to an insurer's assessment lot, take someone and arrange for other transport. If the car is written off, you won't be able to drive it away.

Get your car towed, if not drivable

Your insurer should arrange for your car to be towed. Be wary of anyone offering to tow and store the car for a fee.

Be wary of doorknockers

After a disaster you may get doorknockers offering to manage your claim for a fee or fix damage to your house cheaply and off the books. We do not recommend accepting these offers. It is free to make an insurance claim/complaint and work completed by doorknockers is often poor quality.

Talk to your lenders

If you are struggling financially, talk to your bank, council, utility providers and body corporate about the financial hardship options available.

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The recovery process

The road to recovery can take time and cause unexpected issues.

Get legal help

Legal issues can pop up during the recovery process, including problems with employment, relationships and parenting, consumer rights, discrimination, and credit and debt.

Don't delay!

If you haven't already lodged your insurance claim, do this ASAP.

Record damage

Take photos and videos as you continue to clean up.

Get legal advice

If your claim is refused, get legal advice.

Check your scope of works

If your claim is accepted, check the scope of works covers the damage to your property. The scope of works doesn't have to be perfect before work starts—you can add more damage if it's found during repairs.