

Homeowners after a Disaster

For homeowners dealing with insurance, clean up and repairs after a disaster

domestic violence, cultural, language, health, remote location or finance; you should let your insurer know. They may be able to accommodate you further.

Financial help:

- You may be eligible for disaster financial help from Centrelink, Services Australia and Service NSW, Government grants, Revenue NSW for help with fines and the Red Cross for those with a temporary visa. See our 'Financial Hardship and Help Factsheet'.

Removal of rubbish and debris:

- Your policy should include the removal of rubbish and debris in addition to the sum insured.
- This includes damaged contents and other debris as part of 'make safe'.

Cash settlements:

- If your insurer offers you a cash settlement, seek legal advice before accepting (even though it can be tempting to accept straight away).
- Make sure your cash settlement includes additional money for emergency accommodation and is adequate for repairs (insurers often get lower quotes for repairs).
- Some repairs may not be obvious straight away, once you accept your cash settlement, the insurer is released from paying for additional work.

For more information or free legal advice contact us:

Northern Rivers Community Legal Centre
02 6621 1000 or 1800 689 889