

## Preparing your insurance for bushfire season

1 in 2 Victorians either don't have insurance or are underinsured.

Getting the right insurance will protect the things that are most important to you and help you get back on your feet and avoid financial hardship if disaster strikes.

Disaster Legal Help Victoria has prepared resources to help you be more prepared. We are a collaboration between Victoria Legal Aid, the Federation of Community Legal Centres, the Law Institute of Victoria, the Victorian Bar and Justice Connect. We were originally formed in response to the 2009 Black Saturday bushfires.

Our key messages to help you legally prepare are:

- Keep an electronic copy of your important documents on the cloud:

Collect an electronic copy of your important documents, this includes things like leases, land titles and insurance policies. You can scan a paper copy or even take a picture with your phone, if you don't already have an electronic copy.

Once you have the documents together save them on the cloud. This will mean you won't lose access if you lose your device. An easy way to do this is to email them to yourself.

- Get insurance to protect the things you care about:

There are different kinds of insurance products and they cover different things. Generally, insurance for your home, the contents inside your home and your motor vehicle are all different kinds of insurance products. Double check that you have all the right kinds of insurance you need.

- Get enough insurance to properly cover you:

Make sure you get insurance that will pay enough money to cover the things that are important to you. When it comes to home insurance, products cover you either with **sum insurance** (a total amount you can claim) or with **total replacement** (will pay the amount necessary to replace destroyed or damaged property).

With sum insurance, make sure you get enough coverage. If a disaster strikes, a rebuild is likely to be more expensive than usual because the demand for materials and trades increases. You may also have higher than average replacement costs if you have certain needs for your property, like removing asbestos.

- Make sure the insurance covers you:

Most insurance products will protect you for storms and bushfires, however, not all do for flood damage. Make sure that your insurance product protects you for all the disaster events from which you want protection.

Also, get your insurance now if you can afford it. Most insurance products won't cover you for bush fire damage if it happens 48-72 of you starting the policy.

For more information you can contact us on 1800 113 432 and visit our website at [www.disasterlegalhelp.org.au](http://www.disasterlegalhelp.org.au).