BE LEGALLY PREPARED

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Avoid the common pitfalls of insurance by asking your provider the following questions prior to an event:

Questions for Insurer	Response from Insurer
Do I have flood insurance?	
Am I in a high risk flood zone?	
Please explain the difference between flood and storm coverage in my policy.	
What do you have as my BAL rating?	
How does my BAL rating affect my premium?	
What are the exemptions on my policy?	
There are building delays across Melbourne at the moment. If I need to stay in emergency accomodation more than 12 months, do you offer any additional protection?	
Can you please provide me with your best contact number if I experience a disaster so that I can call you right away?	

AM I UNDERINSURED?

A DIY guide for homeowners to check

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Up to 80% of homeowners in Australia are underinsured (DVA 2021). Bushfires, floods, and storms can cause extra financial and legal stress when you don't have the right coverage. This insurance health check may help you make sure you're protected.

1 Find your PDS

Locate your Home Insurance Certificate of Insurance and Product Disclosure Statement (PDS). In the document, a dollar figure will indicate your sum-insured amount.

2 Scan QR Code

Use the online building calculator to check what the estimated total cost of rebuilding your home is.

SCAN ME

3 Find BAL Estimate

In the report emailed to you, it should state an estimated Bushfire Attack Level (BAL) rating for your home (flip this page for a sample).

4 Compare

Compare the figures. Refer to the table on the back for estimated bushfire loading amounts. This amount should be added on top of your estimated rebuilding costs. If they don't match, you may be underinsured.

5 Call your Insurer

Check with your insurer whether you need to take out additional insurance. Ask whether you are at risk of flood, and check whether you have protection for this.

TAKING STEPS NOW IMPROVES YOUR DISASTER RESILIENCE TOMORROW

www.eclc.org.au . 1300 32 52 00 . eclc@eclc.org.au

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SAMPLE BAL RATING

Bushfire Risk - Bushfire Attack Level (BAL) Estimate

BAL LOW	BAL 12.5	BAL 19	BAL 29	BAL 40	BAL FZ
VERY LOW	**LOW**	**MODERATE**	**HIGH**	**VERY HIGH**	**EXTREME**

ADD THIS AMOUNT TO ESTIMATED REBUILDING COSTS

Bushfire Attack Level (BAL)	Bushfire Loading*
BAL FZ (Flame Zone)	$65,000 - $277,000 +
BAL 40	$19,000 - $73,000 +
BAL 12.5 to 40	$16,000 - $56,000 +
BAL Low	NIL

*Based on sqm costs supplied by Cordell. For an accurate estimate of an individual property contact a Builder, Quantity Surveyor, Valuer or other suitably qualified professional.

KNOW YOUR HAZARDS

Depending on where you live, some hazards might be more likely to occur. Check your local Community Emergency Risk Assessment (CERA) or your LGA Emergency Plan.

INSURANCE CHECKLIST

To organise and justice your claim

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Evidence of Loss →

- [ ] COMPARE: Listed Items vs Damaged Items
- [ ] COLLECT: Receipts and documents of damaged property
- [ ] CONTACT: Witnesses for statements and contact information
- [ ] LODGE YOUR CLAIM: dates, summaries of conversations, names, titles and contact information for claims personnel
- [ ] DOCUMENT: Take photographs or videos of all your damages

Insurance Inventory Checklist →

- [ ] Kitchen items
  Example: Fridge, Model Hisense 205L, purchased on 24/01/2021 from Harvey Norman, $549.
- [ ] Livingroom Items
- [ ] Dining room items
- [ ] Bedroom items (including office items)
- [ ] Clothing, jewellery, laundry items
- [ ] Garage items

INSURANCE AFTER AN EVENT

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Before Lodging a Claim

Photographs/Videos

Take photos and videos of the damage.

Avoid Further Damage

Secure your property from further damage where possible, such as moving contents under shelter

Try Not To Throw Anything Away

Throwing any damaged goods can make it difficult to provide your insurer with proof that your items are damaged. If you have to throw away some dangerous items, make sure you document them with photographs or videos.

After Lodging a Claim

Contact your insurer as soon as possible	Don't panic if your policy documents are lost. Your insurer may provide you with a form to fill in, or process your claim over the phone.
Collect documents and evidence	Insurers may request things like proof of ownership, receipts, valuation reports, photographs and videos. You can write out your version of event and take photographs or videos as soon as possible.
An assessment and quotes of the loss	The insurer may ask an assessor to examine the damage and determine the value. The insurer may also send qualified trades people to your property to quote for repair work, or ask you to find your own quotes.
10 days for response; 4 months for final decisions	Insurers should respond to your claim within 10 business days for further information or telling you whether your claim is accepted or denied. The insurer will make their final decisions within 4 months of receiving your claim.