

Insurance

A natural disaster can damage or destroy your home and contents. It's worth getting insurance cover for:

- Home or building
- Home contents insurance (for home owners and renters). If you are renting make sure you let your insurance provider know.
- Car insurance. Only comprehensive insurance will cover if a vehicle is damaged by a natural disaster, such as a bushfire or a flood

Understanding what events and damage are covered by insurance can help you get the right cover for your home.

To find out if you live in a disaster-prone area contact your local council.

Ask them to look up your home for flooding, historical flood records, and the Bushfire risk.

While most home and contents insurance cover you for damage caused by a fire, including bushfire and storms, not all policies cover flood damage. Ask if you need to be opted into flood or anything else.

Check your home insurance is up to date and covers you for a flood.

Don't wait until you have lost everything to find out what your insurance covers.

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