RENEWING YOUR HOME INSURANCE?

VICTORIA State Government

Check your insurance policy still meets your needs.

Having the right insurance makes life easier if things go wrong. Most Victorians have home insurance – but often, it's not enough to cover the cost of rebuilding your home.

- [ ] **Does my policy cover the right risks?**

  If you live in an area at risk of floods, bushfires or storms, check that these are included. Flood damage isn't always covered – it pays to double-check.

- [ ] **Do I have enough cover?**

  Rebuilding costs may have gone up. Use the calculator at **www.areyoucovered.vic.gov.au** to check the real cost of rebuilding or replacing your things.

- [ ] **Have the policy terms changed?**

  Read your renewal notice carefully for any updates.

- [ ] **Am I covered for temporary accommodation and clean-up costs after a disaster?**

  These can be expensive – check your policy.

- [ ] **Is my excess still right for me?**

  Adjusting your excess can affect your premium, so make sure it fits your current needs and budget.

- [ ] **Have I renovated or improved my home?**

  Tell your insurer about any changes you have made to your home so that your cover is based on your home's new rebuild value – you may get a discount if the changes make your home more disaster-resilient.

Don't wait until disaster strikes, now is the time to check if something is missing from your home insurance.

Learn more at:
areyoucovered.vic.gov.au

SCAN ME
to find out more