QUESTIONS TO ASK YOUR INSURER

VICTORIA State Government

Understanding your coverage means knowing exactly what your insurance includes and excludes, so you can be confident you're properly protected.

Not all policies are the same or include the same amount of cover. It's important that you review your policy and you know what you're covered for.

Questions:

☐ **Q: What does my policy cover?**

Does it include protection against floods, fires, storms or other natural disasters? Flood cover isn't always covered – it pays to check.

☐ **Q: How are disasters defined?**

How does my policy define terms like 'flood' or 'storm'?

☐ **Q: Do I have sum insured cover or total replacement cover?**

If it's sum insured, does it cover the full cost of rebuilding my home?

☐ **Q: Do I get temporary accommodation if my home is unliveable?**

Does my policy cover a stay in a rental or hotel? Does it include pet boarding?

☐ **Q: Are clean-up costs included?**

Will the policy pay for removing debris after damage from a flood, fire or storm?

☐ **Q: What are the exclusions?**

What specific items or situations aren't covered by the insurance policy?

☐ **Q: Are there limits for payouts on certain claims?**

Some policies set limits on claims, like covering up to $5,000 for storm damage, no matter the repair or replacement cost.

☐ **Q: What is the excess?**

How much will you need to pay out of your own pocket before the insurer covers the rest?

☐ **Q: Does my policy cover extra rebuilding costs?**

For example, demolition, asbestos removal, council fees and professional services, such as architects and surveyors.

Learn more at:

areyoucovered.vic.gov.au

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