

IS SOMETHING **MISSING** FROM YOUR HOME INSURANCE?

Most Victorian home owners
are underinsured. Will you
be able to rebuild your
home if disaster strikes?

Learn how to be better
prepared:

areyoucovered.vic.gov.au

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IS SOMETHING **MISSING** FROM YOUR HOME INSURANCE?

Victoria is a great place to live – but extreme weather events are becoming more common, and floods, bushfires and storms can strike with little warning.

It's never been more important to have the home insurance policy that gives you the cover you need, when you need it.

In home insurance terms 'risk' means the chance that a disaster, such as a flood, storm or fire could damage your home.

Knowing your local risk helps you determine what your insurance should cover – but remember, just as the environment and weather change, so do your risks.

Start by making sure your insurance policy is up to date. **You can save 20 per cent on home insurance just by shopping around.**

Some policies don't cover damage caused by floods. If you are in a flood zone, make sure flood cover is included in your insurance policy.

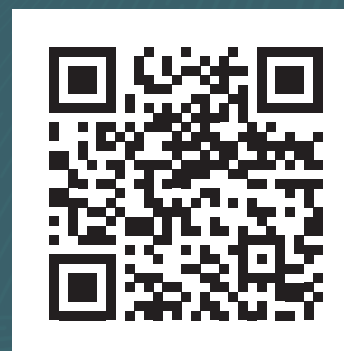
Check if you're covered for temporary accommodation and site clean-up after a disaster hits.

When was the last time you checked your home insurance policy?

Learn what to look for at:

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