WHAT TO DO AFTER A DISASTER

1. Stay safe

Only return home or switch on power when an expert says it's safe. Watch for structural damage, mould and food spoilage.

2. Contact your insurer

Ask about claims, emergency repairs and temporary accommodation. Request extensions early if needed.

3. Document damage

Take photos and make a list before you start cleaning.

4. Protect your home

Safely move undamaged items and cover belongings to prevent further damage.

5. Clean up safely

Remove health hazards like water-damaged carpet or furniture. Avoid disturbing materials that may contain asbestos.

Learn how to be better prepared:

areyoucovered.vic.gov.au

SCAN ME

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

areyoucovered.vic.gov.au

VICTORIA State Government

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

IS SOMETHING MISSING FROM YOUR HOME INSURANCE?

Victoria is a great place to live – but floods, bushfires and storms are becoming more frequent and can happen without warning.

Now more than ever, it's important to have home insurance that protects you when it matters most.

CHECK YOUR INSURANCE POLICY STILL MEETS YOUR NEEDS

Having the right insurance makes life easier if things go wrong. Most Victorians have some home insurance – but often, it's not enough.

- [ ] **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.
- [ ] **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 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 – ask about a discount if the changes make your home more disaster-resilient.
- [ ] **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?**
  Choosing a lower excess can affect your premium, so make sure it fits your current needs and budget.

WHERE SHOULD I START?

Start by making sure your insurance policy is up to date.

Shopping around can save you up to **20 per cent** on your home insurance – sometimes more.

Prices vary between insurers, so comparing a few options could mean better cover and lower premiums.

STEP 1 — Know your **Risk**

STEP 2 — Know your **Costs**

STEP 3 — Know your **Cover**

STEP 4 — Know how to **Claim**

Learn what to look out for:

areyoucovered.vic.gov.au