

FINANCIAL COUNSELLING FACT SHEET #25

NATURAL DISASTER – BUSHFIRE

Natural disasters can be devastating, but help is available. Check with the fire service, police, local council or evacuation centre to seek help for food and other essentials. Other emergency relief may be available. Check the [Department of Social Services](#) website at dss.gov.au or contact a financial counselling service to get details and information.

If you have been affected by the 2019/2020 bushfires

If you experienced trauma or loss as a result of the 2019/2020 bushfires across the greater East Gippsland region, a case support coordinator can help you.

A case support coordinator will be your single point of contact for support to discuss your needs and the next steps you can take.

They will provide information and help you access services including:

- recovery and mental health services
- financial counselling and assistance with insurance
- temporary accommodation
- completing paperwork
- advice for business owners.

You can access a case support worker by contacting your local council, visiting one of the recovery centres, calling 1800 560 760, or emailing bushfirerecovery@windermere.org.au

If your small business has been affected, call the Small Business Bushfire Financial Counselling Support Line on 1800 413 828 for specialist assistance or visit the website smallbusinessbushfire.org.au

Tips if you have been affected

1. Ensure the safety and wellbeing of yourself, family and friends.
2. Talk to family and friends or a professional about your experience.
3. Manage offers of assistance by recording names and phone numbers.
4. If you feel up to it, take plenty of photos and notes for insurance and future reference. This can be a difficult task and might feel overwhelming. Ask a friend or family member to help if you can.
5. Take your time and get advice to make good decisions throughout the recovery process.

If your insurer is asking you for an inventory of damaged possessions room by room, but everything has been lost, ask them to just pay your total sum insured. If they insist on itemisation, ask for reasons why and seek advice.

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Anglicare Victoria's financial counsellors can help by:

- assessing your eligibility for available grants and helping with applications**
- locating insurance policies where you have lost paperwork**
- assisting with insurance policy disputes**
- assessing what debts you have and explaining all the options available to you**
- advocating on your behalf for your financial rights.**

If you live in a natural disaster prone area, but have not been affected

If you have not had any damage but you are in a bushfire, flood or storm prone area, take some time now to collect your insurance information and take videos and photos of all your property and contents. Save all of this information and evidence somewhere safe, such as on a cloud storage service, where you can access it easily if you need to evacuate.

Review your insurance policy and check that you have adequate coverage in the event of a natural disaster. For example, will your home building insurance cover the cost of a rebuild? You might want to consider getting a policy with an additional "safety net" amount in case building costs go up due to high demand for building materials or new building codes.

Keep in mind many policies will not cover you for damage if you have purchased the policy immediately before the event (up to 72 hours before).