

# Flood or storm damage? What to do



Take photos of all damage



Write down what happened



Call all your insurers  
(home, contents, car)

Read your insurance policy, talk to your insurer.

Even if you don't have flood cover, you might have cover for damage caused by **storms** (wind, hail, lightning) or by rainwater (including pooled rain water).

When insurers talk about **flood**, they usually mean water that has come from a lake, dam, river, creek, canal or something similar, over land that is usually dry.

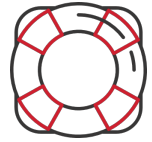


## Tips for making claims after a significant weather event

---

- 1** Be honest with your insurer - only make insurance claims for items damaged by the weather event
- 2** Use the checklist on the next page and tell your insurer about those things
- 3** If you are unsure whether something will be covered by the insurer, submit the claim anyway
- 4** If the insurer declines your claim and what they say does not make sense, contact us or a community legal centre for help

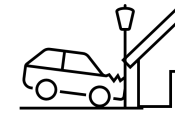
# What to check and tell your insurer about



Is everyone **safe**?



Did a **swimming pool** overflow and cause damage?



Did any **cars, boats** or anything else crash into the house?



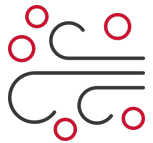
Did **trees** cause any damage to house, car or fence?



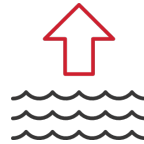
Was there a **landslide** or **mudslide**?



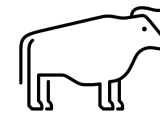
Has anything been **stolen**?



Has **wind** knocked off TV aerial or caused damage?



How high did flood water get on your property?



Did any **animals** end up in your house or yard and cause damage?



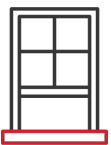
Did the **power** go off?



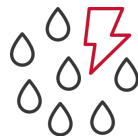
Did food or medicine in **fridge** or freezer get spoiled?



Did any **electrical goods** get damaged?



Did any **windows** break?



Did the **roof** or ceiling **leak**?