

People urged to check their insurance early this bushfire season

People living in bushfire or flood-prone areas are being urged to check their insurance coverage to prepare for the summer, and to contact Legal Aid NSW's specialist disaster service if they have a disaster-related legal issue.

The Disaster Response Legal Service (DRLS) has a free self-help resource on the Legal Aid NSW website '[Your Insurance Check up](#)' to help people check their insurance coverage when preparing for the bushfire season and the risk of floods.

The International Day for Disaster Risk Reduction is on October 13, and DRLS Acting Manager Sally Bryant said understanding insurance coverage is part of disaster preparedness.

"We are urging people to use this tool to check what events they are covered for and to make sure the coverage is right for them. Many policies contain exclusions like flood damage which people are often unaware of," she said.

"We've had many clients whose claims were denied because of exclusions. We often see clients who are under-insured because they haven't recently updated their policies, meaning they don't have enough insurance to pay for their recovery," she said. "Reviewing your policy before a disaster strikes means you can make informed decisions about your coverage ahead of the bushfire season."

People with disaster-related legal issues – like insurance claims or disaster grants, tenancy, workers' rights, and financial hardship – are encouraged to contact the DRLS for free legal advice.

DRLS Senior Solicitor Alexandra Rumore said common legal issues after a bushfire or flood involve insurance claims, accessing temporary accommodation, disaster grants and tenancy issues.

"We are still helping people impacted by the Black Summer bushfires and flood crisis as disaster-related legal issues often have a very long tail," she said. "Disasters do not discriminate and people often people don't realise the problems they are facing are legal issues."

Demand for the service has [continued to grow](#) since the Black Summer bushfires and flood crisis in 2021 and 2022, with 4800 people accessing the service since then.

"We are expecting demand to grow as extreme weather events continue to create legal issues relating to insurance claims and housing displacement," Legal Aid NSW CEO Monique Hitter said.

Accessing legal advice early can prevent legal issues from escalating into other issues like homelessness, financial hardship or unemployment, Ms Hitter said.

"Accessing legal help early saves money and can prevent disadvantage from becoming entrenched," she said.

"Legal help embedded in the recovery efforts in the aftermath of disasters ensures the best outcomes for people and communities."

Contact the Disaster Response Legal Service on 1800 801 529 or visit disasterhelp.legalaid.nsw.gov.au to find out how we can help.

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Senior Solicitor Alex Rumore is available for interview



Caption: DRLS Senior Solicitor Alex Rumore