

# Extreme weather issue spotting: **INSURANCE**

Following an extreme weather event, such as bushfire, storm or flood, your clients may have insurance policies that they wish to claim on, for example, their home insurance policy.

Insurance claims and related issues can be complex and challenging to navigate. There are legal protections and processes that may assist your client. Consumer Action can provide expert advice to workers to help resolve insurance disputes.

It's a good idea to ask clients affected by an extreme weather event if they have any of the following issues with their insurance.



## **Claim denied**

Has your client's insurance claim been denied?



## **Storm chasers**

Has your client been approached by a business offering to handle their insurance claim for a fee?



## **Wear and tear/ maintenance exclusions**

Is your client's insurer saying the damage was caused by your client's failure to maintain their insured property?



## **Underinsurance**

Has your client found themselves with less insurance cover than they expected?



## **Cash settlements**

Has your client been offered, or have they accepted an early cash settlement from the insurer instead of the insurer managing the repair and rebuild?



## **Junk insurance**

Is your client paying for add-on insurance or warranties that they didn't know they had, or that may be low value or unnecessary?



## **Poor claims handling**

Is your client experiencing long delays or other issues when dealing with their insurer?

If your client has any of these issues, call our worker advice line for advice and support

**WORKER ADVICE LINE**  
**(03) 9602 3326**

Monday - Friday 10am - 1pm & 2-5pm

 [advice@consumeraction.org.au](mailto:advice@consumeraction.org.au)