



1. Read, Read, Read

It's crucial that you read and understand the Product Disclosure Statement (PDS) and your Insurance Schedule/Certificate before accepting your insurance policy or renewing it.

- Familiarise yourself with the definitions and exclusions in the PDS.
- Understand the additional benefits that may apply to your policy. For example, what can you claim for debris removal?

2. Preparation is Key

- Gather as much evidence as you can, even before having to make a claim. Store the evidence in an electronic folder (think about how you will back the folder up, what if your computer, hard drive etc. is damaged?). The electronic folder can contain a detailed inventory of your insured property, photos/videos, copies of receipts, plans and surveys.
- Conduct an annual review of your policy, insured property, sum insured amounts, and evidence every year.

3. A Picture Speaks 1000 Words

- Prior to purchasing a policy, at renewal, and when conducting your yearly review, take photos and videos of all the insured property. Capture outside, room by room, and even the inside of drawers and cupboards!
- After an event, when it is safe, take photos and videos:
 - of any damage;
 - before and after moving any property; and
 - of steps taken to prevent damage to property (e.g. tarps).
- Avoid destroying property, repairing damages, or making purchases you intend to claim without your insurer's written consent first.
- Keep copies of your photos/videos in the electronic folder.

4. Keep a Paper Trail

- If you have to make a claim, make sure you have and keep evidence of everything.
- Avoid making new, claimable purchases in cash (unless you can get a genuine receipt).
- Take copies of invoices, quotes and receipts.
- Make an electronic log of conversations about the claim (with insurer, assessor etc.) and steps taken.
- Keep communication about the claim in writing (e.g. emails).

5. If in Doubt, Seek Advice

If you are unsure about any aspect of your claim or entitlements, seek expert advice – especially if:

- you're asked to accept a settlement offer; or
- you want to make an external complaint about your claim.

