

Flood victims urged to seek free legal help amid concerns about insurance claim rejections

Specialist disaster lawyers are now providing free legal assistance to NSW flood victims to help them deal with multiple issues including disputes with insurance companies.

The free legal assistance is delivered by the Disaster Response Legal Service (DRLS) operated by Legal Aid NSW. For free legal help, call the DRLS on **1800 801 529** between 9am and 5pm Monday-Friday.

The DRLS can provide advice about insurance claims and disputes, housing and tenancy issues, financial hardship, workplace rights, and government disaster grants.

Insurance claims being denied

People affected by storms and floods have, in some cases, had insurance claims initially rejected - only to have them later accepted by their insurer after seeking legal assistance from the Disaster Response Legal Service.

“The earlier someone seeks legal advice, the better the outcome,” says DRLS senior lawyer Ma’ata Solofoni (pronunciation: marta solo-fon-ee).

“Many people are unaware that even if they don’t have flood cover, they still may be covered for storm damage. However, this argument can be complex, so we encourage people to reach out to a lawyer.

“Many people don’t understand all the benefits provided by their insurance policy. For example, they may not know they can access temporary accommodation or are covered for spoiled food.

“To assist their insurance claim, we also encourage people to take time-stamped photos of the damage as the disaster unfolds.”

7,000 people supported across NSW since 2020

Since 2020 the Disaster Response Legal Service has helped about 7,000 people in NSW across 113 Local Government Areas. About 4,300 of those people received face-to-face assistance from its lawyers at Disaster Recovery Centres.

“With our specialist expertise in insurance law, we help people maximise the benefits under their insurance policies,” Ms Solofoni said.

“Our help often means insurance claims are resolved faster, people can access temporary accommodation and avoid homelessness and financial hardship.”

Disaster Response Legal Service lawyer Ma’ata Solofoni is available for interview. (Pronunciation: marta solo-fon-ee)

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