Legal Aid NSW urges people to "be disaster ready" and seek advice ahead of summer

People living in bushfire or flood-prone areas are being reminded to check their insurance coverage to prepare for the summer, and to contact Legal Aid NSW for help if they are affected by a disaster.

The International Day for Disaster Risk Reduction is on October 13 and Disaster Response Legal Service (DRLS) Senior Solicitor Findley Hipkin said checking insurance coverage is fit-for-purpose is part of disaster preparedness.

Mr Hipkin said many people are under-insured or uninsured due to the rising cost of premiums and the high cost of living, as well as due to insurance refusals in areas prone to bushfires or floods.

"Reviewing your policy ahead of the bushfire and storm season means you are best-placed to make informed decisions about your coverage before a disaster strikes. We want people to be disaster ready," he said.

"We are urging people to use our free and easy insurance check-up tool to check their insurance to make sure the coverage is right for them. Many policies contain exclusions for flood damage, which people are often unaware of."

"We've had many clients whose claims were denied because they didn't have flood coverage, or because of 'wear and tear' or 'maintenance' exclusions. We often see clients who are under-insured because they haven't recently updated their policies, meaning their sum insured is not enough to cover the rebuild," he said.

DRLS Manager Sally Bryant said people who don't have insurance still have options and can contact the DRLS for free legal advice if they are affected by a disaster.

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

"We are still helping people impacted by the catastrophic 2022 floods. 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 crises in 2021 and 2022, with 6700 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.

If you’re unsure about what you’re covered for and what this means for you, seek advice and call the DRLS on 1800 801 529.

Findley Hipkin is available for interview.

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