

Insure it. It's worth it.

Four easy steps to prepare your finances for emergencies.

OFFICIAL

Four simple steps to protect your possessions

1. Know your risk

- An emergency can have a large financial impact on a household. It can often take years to recover. Insurance gives you the peace of mind that you can replace important belongings when you need it and rebuild your life if an emergency does strike. In Victoria, some communities are at greater risk of bushfires, floods and other natural emergencies.

2. Calculate the value of your belongings

- It's important to prepare and protect what matters most to you. Insurance can help you do this by giving you and your family financial security if something should go wrong. Before you buy insurance, it's important to know how much money you would need to replace all of your possessions if you lost everything.
- A simple way to check how much it would cost to rebuild your home is to use the [calculator on the Insurance Council of Australia website](http://understandinsurance.com.au/calculator/building-calculator) <<http://understandinsurance.com.au/calculator/building-calculator>>

3. Insure what matters

- If you are a home owner or have a mortgage, **home insurance** will protect you against financial losses related to a building and property.
- For home owners and renters, **home contents insurance** will protect against the financial loss of any possessions. This includes contents inside a home in the event of an emergency – or theft.
- Each insurer's policies are different. When comparing policies, look at the inclusions and exclusions as well as any limits on types of claims. The cheapest product may not be the best one for your household.

4. Protect your important documents

- Keep your important documents safe in case of emergency. Personal and financial documents will be helpful when you are trying to piece your life back together. Take the time now to organise and store important documents and personal items in a safe place.

After an emergency - claim checklist

- Inform the insurance company as soon as you can.
- Take pictures or videos of the damage.
- Store destroyed and damaged items safely.
- Make a list of damaged or destroyed items.
- Remove any items that might be a health risk.

Get a copy of the four easy step guide

You can access the full guide by website, email or telephone:

Visit: www.insureit.vic.gov.au

Email: emergency.communications@dffh.vic.gov.au

Call: 1300 475 170

To receive this document in another format, phone 1300 475 170, using the National Relay Service 13 36 77 if required, or email [DFFH Emergency Management, <emergency.communications@dffh.vic.gov.au>](mailto:emergency.communications@dffh.vic.gov.au).

Authorised and published by the Victorian Government, 1 Treasury Place, Melbourne.

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