

A Fair Go in **INSURANCE**

Things you should know about insurance on World Consumer Rights Day

1. When you're shopping around for home insurance, look for a **total replacement policy** that covers you for an unlimited amount if you need to rebuild - not the more common 'sum insured' policies that make you guess how much cover you might need.
2. If you want protection from **flood damage** to your home or car, make sure you specifically check if the policy you're buying covers this- and if so, **how much** flood cover you'll get.
3. **Don't be put off** from making a claim if your insurer's call centre says you're not covered - they can get it wrong and you only have rights to appeal if you first

lodge a claim. Go to the Ombudsman if you aren't happy with the outcome of your claim.

4. Choose your insurance policy based on **the level of cover you need** - as well as the price

NEED MORE INFORMATION?

Consumer Action Law Centre

Free consumer legal advice

www.consumeraction.org.au

Financial Ombudsman Service

Independent body which handles complaints about insurers

www.fos.org.au

Insurance Law Service

Free legal advice about insurance, including consumer tip sheets

www.insurancelaw.org.au

Victoria Legal Aid - Information Service

Melbourne – 03 9269 0120

Rural Areas – 1800 677 402



Brotherhood of St Laurence
Working for an Australia free of poverty



**consumer
action**
law centre



FCRC

Financial & Consumer Rights Council Inc.



Footscray

Community Legal Centre Inc



**Victoria
Legal Aid**

Lawyers And
Legal Services