



Hon Greg Smith SC MP

Attorney General
Minister for Justice

MEDIA RELEASE

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FREE LEGAL HELP FOR FLOOD VICTIMS

The NSW Attorney General, Greg Smith SC, today reminded flood-affected residents across NSW that they can get free legal help with their insurance claims.

Mr Smith urged these people to contact LawAccess NSW on 1300 888 529 or the closest Legal Aid NSW office in Dubbo (6885 4233) or Lismore (6621 2082).

"This is a dreadful situation for residents in regional NSW whose homes and property are being damaged in the floods," Mr Smith said.

"Anyone who needs help to understand their insurance policy or to make an insurance claim should take advantage of free legal information and advice."

Flood victims are advised to take these steps:

- Keep a record of flood damage - take photos and videos where possible.
- Ask neighbours to witness the damage.
- Carefully check the wording of their insurance policy and, if in doubt, obtain legal advice before speaking to claims assessors, who usually visit on site.
- Make sure that premiums have been paid in full, or are up to date, before lodging any claim because premium shortfalls may affect payment.

"Even if your policy does exclude flood it would likely cover other water-related damage such as rain and storms. These can be difficult legal issues and I urge residents if they have doubts about their policies to get free legal advice," Mr Smith said.

Legal Aid NSW lawyers can provide free advice and assistance with:

- insurance claims;
- renegotiating credit commitments due to loss of income from the flood; and
- issues for tenants where the property is seriously damaged from the flood.

A fact sheet *Storms, Floods, Insurance and you – a guide to getting your insurance claim paid* can be downloaded from the Legal Aid NSW website

www.legalaid.nsw.gov.au/publications