CLAIM SAVVY

FOR AUSTRALIAN HOMEOWNERS

First 48 Hours After Bushfire Damage

SAFETY • DOCUMENTATION • CLAIM SET-UP

A calm, practical checklist for the first two days after damage to your home.

SAFETY FIRST

Follow local warnings and return only when authorities allow. Avoid fallen powerlines, unstable trees and structures, hot ground and debris. Do not disturb ash or suspected asbestos. Call 000 for immediate danger.

01 Make the situation safe

Before inspecting or cleaning up

- [ ] Follow evacuation advice and check local warnings.
- [ ] Wait for clearance before entering damaged buildings.
- [ ] Keep children and pets away from ash and debris.
- [ ] Arrange licensed checks of damaged utilities and solar.
- [ ] Ask about make-safe help and safe accommodation.

02 Limit further damage

Only where it is safe to act

- [ ] Photograph damage before any work, if safe.
- [ ] Ask your insurer to arrange safe weatherproofing.
- [ ] Leave hazardous debris and asbestos to specialists.
- [ ] Use safe drinking water if tanks may be contaminated.
- [ ] Keep emergency-work and accommodation receipts.

03 Document what happened

Create a clear visual and written record

- [ ] Take wide views and close-ups from safe locations.
- [ ] Record damage to houses, sheds, fences and tanks.
- [ ] List contents, smoke and firefighting-water damage.
- [ ] Save warnings, evacuation times and incident details.
- [ ] Keep items only if safe; document health-hazard disposal.

04 Start the claim clearly

Record the details from the beginning

- [ ] Notify your insurer and obtain the claim number.
- [ ] Ask who will contact you and the expected time frame.
- [ ] Record names, dates, advice and promised follow-up.
- [ ] Ask what documents or evidence the insurer requires.
- [ ] Keep emails, reports, receipts and photos in one place.

YOUR AIM FOR THE FIRST 48 HOURS

Safe home. Visible damage recorded. Claim lodged. Next contact and expected timing written down.

Your bushfire claim record

Complete what you can and keep this page with your photos, receipts and claim documents.

INSURER

CLAIM NUMBER

POLICY NUMBER

EVENT DATE AND TIME

PRIMARY CONTACT

NEXT PROMISED UPDATE

CONTACT AND ACTION LOG

DATE / TIME	PERSON / COMPANY	WHAT WAS DISCUSSED OR DONE	FOLLOW-UP DATE

DOCUMENTS AND EVIDENCE

- [ ] Photos and videos saved
- [ ] Emergency-work receipts
- [ ] Accommodation receipts
- [ ] Claim lodgement confirmation
- [ ] Warnings and incident details saved
- [ ] Safety or contamination reports
- [ ] Damaged-contents list started
- [ ] Important emails saved

Questions to ask your insurer

- [ ] What happens next, and who will contact me?
- [ ] Can you arrange make-safe work and specialist clean-up?
- [ ] What evidence do you need if access is restricted?
- [ ] When should I expect the next update?
- [ ] What approval is needed for debris removal or repairs?
- [ ] Is accommodation covered, and what approval is needed?

IMPORTANT

This checklist provides general education only. Policy terms, claim circumstances and insurer requirements vary. Ask your insurer to confirm instructions and decisions in writing.