CLAIM SAVVY

FOR AUSTRALIAN HOMEOWNERS

First 48 Hours After Fire Damage

SAFETY • DOCUMENTATION • CLAIM SET-UP

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

SAFETY FIRST

Stay out until fire authorities confirm it is safe. Keep clear of damaged structures, wiring, ash and suspected asbestos. Do not reconnect services yourself. Call 000 for immediate danger.

01 Make the situation safe

Before inspecting or cleaning up

- [ ] Ask fire authorities whether the home is safe.
- [ ] Keep children and pets out of damaged areas.
- [ ] Do not use damaged wiring or appliances.
- [ ] Ask your insurer about emergency make-safe help.
- [ ] Request accommodation guidance if the home is unsafe.

02 Limit further damage

Only where it is safe to act

- [ ] Photograph damage before any work, if safe.
- [ ] Ask your insurer to arrange safe boarding or fencing.
- [ ] Ask about specialist soot and water-damage cleaning.
- [ ] Keep emergency-work and accommodation receipts.
- [ ] Check with your insurer before permanent repairs.

03 Document what happened

Create a clear visual and written record

- [ ] Take wide views and close-ups from safe locations.
- [ ] Record fire, heat, smoke, soot and water damage.
- [ ] List damaged contents, models and serial numbers.
- [ ] Note the fire time and any incident reference.
- [ ] 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 fire 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
- [ ] Fire incident reference, if available
- [ ] Inspection reports received
- [ ] 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 cleaning?
- [ ] What evidence or fire incident details do you need?
- [ ] When should I expect the next update?
- [ ] What can be discarded, and what needs assessment?
- [ ] 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.