

Helping you recover after an emergency

(From the online ABC Emergency pages)

Returning to your home

- Don't return to the disaster affected area until the all-clear has been given by emergency services.
- Before returning home, stock up on essentials like fuel, food and water.
- Withdraw cash where possible, as ATM's in the affected area could be down.
- If you believe your house is affected, make sure you have appropriate clothing including boots and a hard-wearing shirt and pants.
- Don't enter your home, even if it looks unscathed, until officials say you can.
- Be aware of hazards like hotspots and embers, snakes and spiders, fallen power lines, sagging ceilings and electrical faults, depending on the nature of the disaster.
- During a flood, sewerage overflow is expected, so assume anything touched by wastewater is contaminated. Wear protective equipment, do not expose broken skin or cuts to dirty water, mud or silt, and wash your hands regularly.
- Check that power, internet, water, gas and sewerage systems are functioning. You may need official safety checks (from council, power providers, utility companies etc)
- Do not switch anything back on if there is any sign of structural damage.
- Check in on your neighbours, and once phone lines are restored let your loved ones know that you are OK and contactable.

Handling insurance

- The Insurance Hotline can help if you can't find your insurance details, on [1800 734 621](tel:1800734621).
- If your home is affected, take photos of any damage to your property, vehicles, livestock, equipment, and any damaged infrastructure like power poles in your area.
- Do not start repairing or moving things unless you must for safety purposes.
- If you can safely stop further damage from occurring, do so but take photos before and after for your insurer.
- Only use licensed or registered tradespeople.
- Write down details of injuries, illness, or any medical assistance you received.
- Takes note of periods that you were unable to work, as you may be able to claim insurance for loss of income.
- Obtain three written quotes where possible for insurance purposes.

Useful services

[National Emergency Management Agency](#)

- Help for people affected by disasters
- [Recover Connect](#) service to link you to help available in your area
- Information on how to help and volunteer
- Lists of local recovery projects

Coping after a crisis

- [The Red Cross](#) has provided a range of guidance for people who've experienced a disaster
- Practical help on returning home after a disaster
- A step-by-step list including contacting your insurer and cleaning up safely
- Advice for those suffering from short and long-term stress
- Listen to [After the Disaster](#), a ABC podcast series about the phases of recovery

Payments from the Federal Government

- Information on disaster payments if you're in an affected area
- Payment and service finder

Want to donate?

- Givit takes your donations and distributes them where they're needed
- Don't drop off physical donations unless you're asked to — the best way to help is by giving money
- These charities are registered and helping with disaster relief and recovery
- Donate money and not physical items, unless asked, or charities can become overwhelmed
- Check out [ABC Gives](#) or [Disaster Relief Australia](#) for more donation options

Useful services

Free help with flood and fire insurance

- The ins and outs of insurance, including important definitions
- How to avoid being underinsured

Making a disaster insurance claim

- A step-by-step guide to making an insurance claim

Legal help after a natural disaster

- Insurance Law Service: [1300 663 464](#)
- NSW: Disaster Response Hotline [1800 801 529](#)
- NT: Darwin Community Legal Service: [1800 812 953](#)
- VIC: Disaster Legal Help [1800 113 432](#)
- TAS: Legal Aid [1300 366 611](#)
- QLD: Disaster Legal Help [1300 527 700](#)
- WA: Legal Aid [1300 650 579](#)
- SA: Disaster Legal Help Line [1300 366 424](#)
- ACT: Legal Aid [1300 654 314](#)

Recovery resources for your state

[Vic Emergency](#)