

# Temporary accommodation

## Insurance advisory

If your home is uninhabitable due to flood damage or you have been instructed by Government or local authorities to vacate your home because of the heightened threat of damage, contact your insurer directly to see if you are eligible for help with temporary accommodation. Most home policies and many contents policies provide cover for temporary accommodation. Each policy wording will differ, so you should check with your insurer.

### House policies

- Contact your insurer first – they must agree to providing temporary accommodation.
- Some insurance policies need the dwelling to be uninhabitable due to loss. Some policies will also cover you when your home is otherwise safe and sanitary, but you're prevented from accessing it by direction of government/local authorities.
- If your house is not safe to live in while the insurer is making repairs, the temporary accommodation benefit could apply.
- The policy will cover you and your domestic pets.
- The choice of temporary accommodation needs to be reasonable. That is, it should be a similar standard to your existing house.
- It doesn't cover additional costs such as travel, letting fees, utilities, meals, phone and internet.
- The limit of cover will be to a dollar value – each policy is different, so check yours.
- Some insurers will pay you direct and others will reimburse you – discuss this with your insurer. Keep all receipts.

Insurers assess what counts as “uninhabitable” on a case by case basis. They may ask you:

- if the home is safe and structurally stable
- if a government/local authority issued instructions for you to vacate the home
- if the home is secure against theft and outside elements (e.g. is it watertight?)
- whether the kitchen and bathroom are usable
- whether people can sleep in the home
- whether there is water and electricity.

### Contents policies

- If you are renting and only have contents insurance, check with your insurer. Many contents policies provide cover for temporary accommodation.
- The alternative accommodation benefit will likely still require you to contribute your normal rent towards the cost.
- Damage may need to have been caused to your contents for you to be eligible for the temporary accommodation benefit but may also apply if you have been instructed by Government or local authorities to vacate your home.
- Insurers will also pay for the temporary storage of your contents – including removal and returns.
- Reasonable moving or storage costs are covered.

Reasonable costs of emergency evacuation are also often covered in home and contents policies, provided

- the evacuation is due to safety concerns or another emergency
- and either
- the Police or another government authority have advised against living in your house, or
  - you are unable to access your home.

This cover needs to be agreed in advance with your insurer.

Residential body corporates should contact their insurance provider or broker directly.