



# Money Ready Toolkit

## Disaster proof your finances

Funded by



**Australian Government**



**Queensland  
Government**

## It's time to get Money Ready

Queensland is a great place to live – plenty of sunshine and a great outdoor lifestyle.

However, we all know our beautiful state can change overnight, bringing cyclones, floods, severe weather, fire and other natural and human-caused disasters.

A disaster can have serious impacts on our way of life and cause major money worries.

That's why every one of us needs to get Money Ready.

We can't prevent disasters from happening, but we can prepare and protect ourselves and our families by making good money choices now.



### Meet Karen

Karen is State Manager for Good Shepherd's Community Networks QLD, so she regularly talks to people about their finances.

Throughout the toolkit, Karen will be popping in with handy tips and advice to make sure you're Money Ready for any disaster. There's also a handy list of organisations and contact details at the back of this toolkit.

The Money Ready Toolkit is an initiative of Good Shepherd with the support of the Queensland Government.

Good Shepherd offers a range of people-centred, affordable financial programs to people who are financially vulnerable. These programs promote economic wellbeing for people with low incomes, especially women and girls, and help them to move from financial crisis to resilience and inclusion.

We work together with the corporate, government and community sectors to create programs that enable clients to realise their own economic wellbeing, as they define it themselves. This approach leaves clients feeling valued and in control of their finances and lives.

Along with Good Shepherd, there are many community organisations ready, willing and able to help Queenslanders better prepare, respond and recover financially when a disaster strikes. As part of getting Money Ready, please take the time to check who and what support is available to you in your local community.

[www.goodshep.org.au](http://www.goodshep.org.au)

[www.qld.gov.au/community/disasters-emergencies/](http://www.qld.gov.au/community/disasters-emergencies/)

[www.getready.qld.gov.au](http://www.getready.qld.gov.au)



## Disaster ready

If a disaster struck tomorrow, would you be financially ready?

Could you afford to pay rent on top of the cost of rebuilding?

Could you afford to leave your home for a week – or longer?

Would a government grant be enough to repair or rebuild your home?

The Money Ready Toolkit gives you an easy-to-follow plan to help get financially ready and back on your feet if you are affected by a disaster.



Karen says:

***The first step is to find out if you're Money Ready or not.***

Complete this simple quiz to see how much work you need to do.

- I know what natural disasters are most likely to affect me.
- I have:
  - Home insurance
  - Contents insurance
  - Comprehensive car insurance
- I have enough insurance to rebuild my home and replace my belongings.
- I have enough insurance to cover me for temporary accommodation.
- All my important documents are safely stored.
- I have backup copies with a friend, family member or in the cloud.
- I have enough money saved for at least six weeks of food and accommodation.

**Did you tick ALL the boxes?**

- Congratulations, your finances will survive a disaster!
- Hmm, you're going to have to get Money Ready.

# Prepare

## Are you covered?

If a cyclone, flood or fire destroyed everything you own, could you afford to replace it? Most of us couldn't.

That's why we need insurance.

## Make sure you're Money Ready

*Doug and Marcia were confident that their finances were in order. Both of them were working and had managed to buy a modest house in Innisfail. Their combined wages comfortably covered the mortgage, car loans and bills, with enough left over for an annual holiday.*

*Then a tropical cyclone hit and their financial security was ripped away. After being evacuated, Doug and Marcia returned to Innisfail to find their home and all their belongings completely destroyed.*

*With many of the houses in the local area severely damaged, they had to move to Cairns while rebuilding. Doug quickly found work but Marcia was not so lucky. The money they had saved for their annual holiday disappeared on basic living expenses.*

*Although they had insured their house and contents, it had been years since they updated their policy. Doug and Marcia were shocked to find that their insurance payout would only stretch to cover half the cost of rebuilding and the basic essentials. They had to get a much bigger mortgage to pay for rebuilding their house, which put them under a lot of financial strain.*

One in three households has no contents insurance and one in 10 has no home insurance<sup>1</sup>.

If you don't have insurance – or if you are underinsured – you could be substantially out of pocket if a disaster hits.



## Know what your belongings are worth

*Ali rented a small ground floor apartment near the Brisbane River. Although he was worried about his belongings when he had to evacuate in a rush during the floods, he thought his contents insurance would cover the cost of anything that was ruined.*

*Like most of us, though, Ali had only guessed what his contents were worth and he had underestimated their value. As a result, his insurance didn't cover the full cost of replacing everything and Ali ended up having to pay almost \$8,000 out of his own pocket.*



## FAQs

### What is insurance?

Insurance protects us from losing money when a disaster occurs.

It can help us replace our homes and belongings if they are destroyed in a fire, flood or cyclone.

### What if I can't afford insurance?

The insurance market is very competitive which means there are options for everyone. It's worth talking to some insurance companies to see what they can do for you. As the saying goes, perhaps you can't afford not to have insurance.

Good Shepherd's Good Insurance program works with one of Australia's largest insurance companies to create affordable and simple insurance policies for

people on low incomes. [Essentials by AAI](#), developed in partnership with Suncorp, enables people to insure their household belongings or cars, so they're protected when a disaster strikes.

### How can I learn more about insurance?

[Understand Insurance](#) and ASIC's [MoneySmart](#) website has practical information to help you learn about insurance and make decisions that meet your needs.

They look at what insurers do, how insurance products work, and why you might need insurance. It also explains how to understand your risks, what to consider when choosing insurance, how to manage the cost of a premium, and how to lodge a claim.

<sup>1</sup> RACQ Household Cover Index 2016



Karen says:  
**Make sure you're covered.**

**? Do you live in a flood prone area, in an area where cyclones or storms are common, or close to bushland which might be affected by fire?**

Make sure your insurance covers you for the natural disasters that are most likely to affect you.

**? How do I know what my insurance covers?**

What your insurance covers – including any natural disasters – is outlined in the policy Product Disclosure Statement (PDS). Read the PDS before buying insurance to make sure you're covered for the things you need to be covered for. Contact your insurer directly to ask them what 'events' or disasters are covered by the policy, and ask for the answer in writing. If you're still not sure what the PDS means, take it to your local [Community Legal Centre](#) for advice.

**? Can you afford to rebuild your home if it was completely destroyed?**

Speak to a builder or valuer to find out what rebuilding your property would cost or use one of the handy online calculators at [Understand Insurance](#).

Review your cover each year – building costs and standards are always changing.

**? Do you know how much money you'd need to replace all your belongings?**

Even if you're renting, you could lose everything in a disaster.

Go room by room and list everything you own, including brand names. Take photos of anything expensive like computers or jewellery.

It might sound like a big job but having an accurate list will make sure your insurance covers the cost of replacing damaged or destroyed items with new ones. Use an online [calculator](#) to work out the values.

**? A disaster is about to hit – is it too late to get insurance?**

Yes, it's likely to be too late. You might not be covered if you take out insurance just before a cyclone, major storm or bushfire is on its way. Many insurance companies put an 'embargo' on policies so people can't take out insurance only when a disaster is about to happen. Don't wait until the disaster is about to hit, make enquiries now.

**? What would happen to your family if you were injured or killed?**

We don't like to think about it, but income protection or life insurance will make sure that your family is taken care of if the worst happens.

Making a Will helps ensure your loved ones are looked after. You can make a Will for free through the [Public Trustee](#).

## Save for a rainy day

### Emergencies can be expensive.

It's good to put away some money for a rainy day – just a few dollars every week could make a big difference and save you a lot of stress.

If your home is badly damaged, you might not be able to live in it while it's being repaired or rebuilt. Could you afford for your family to rent somewhere else while that happens?

If you struggle to put money away, it might help to check out the Money Smart advice on how to [make a budget](#) to see where you could save a few dollars.



**One in three Queenslanders have no savings to draw on in an emergency<sup>2</sup>**

## Everyone needs a savings buffer

As a single mum, Jodie sometimes struggled to make ends meet. She usually paid her rent and her bills on time, but any unexpected expense could upset the careful juggling act – particularly if it came just before pay day.



Jodie had taken a pay-day loan before to buy a microwave and the inflated interest rates ended up costing her double what it was worth.

But when her fridge then broke down, a friend suggested she might be able to get a No Interest Loan (NILs) from Good Shepherd.

Jodie was given assistance to put together her documents to apply for a No Interest Loan (NILs) and checked that she could repay the loan over the next 18 months. By taking her lunch to work every day and swapping to a prepaid phone plan, Jodie was able to save small amounts of money to help pay off the no interest loan.

Although it's good to have money set aside for a rainy day, if you do need money, please check to see if you're eligible for a no interest loan. Don't get trapped in a debt cycle.

<sup>2</sup> RACQ Bank financial fears survey 2021



Karen says:  
*Four easy tips to help you save.*

### 1 **Make a budget**

When you track your spending, it's easier to see where you might be able to save. Maybe you can make yourself a packed lunch, borrow books or magazines from the library, or switch to a cheaper phone or energy plan.

### 2 **Check prices**

Be a careful shopper and check if there is a cheaper option, or if you can get a better deal by shopping around. Even if you only save a couple of dollars on each grocery shop, it all adds up!

### 3 **Keep savings separate to your everyday money**

Start a separate account and put away your savings as soon as you get paid. And then, don't touch it!

### 4 **Watch your money grow**

Check your bank statements and review your progress. There's nothing like watching the dollars pile up to motivate you to save even more.

## ***Make a budget today***

[MoneySmart](#) has some excellent tools to help you understand where your money is going and how to save more.

The Money Management Kit, which includes audio and video content, is available in 16 different languages including Arabic, Farsi, Nepalese, Tamil, Swahili and Burmese.

## **Keep your important documents safe**

When disaster strikes, the last thing you should be worrying about is trying to find all your important documents.

Replacing them is a hassle, so it's much better to make sure they are safely stored – preferably in a fire resistant, waterproof safe.

Keep electronic copies in the cloud or on an external hard drive or USB stick and give it to a friend, relative or solicitor for safekeeping.

## **Back up your documents**

When a severe storm hit Bundaberg, Alison was safe and dry at a friend's apartment. But the nearby street, where she'd parked her car, ended up completely underwater in a flash flood.

In the car were Alison's laptop and smartphone with contact numbers for all her friends and family – and the details of her car insurer.

Luckily, Alison had been clever enough to back up her important contacts and kept one copy on a USB stick with her parents and one in the cloud.





Karen says:  
**Keep these documents safe.**

- Birth certificates
- Marriage certificate
- Wills
- Passports
- Title deeds
- Details of bank accounts and superannuation
- Insurance policies
- Copies of drivers' licences, Medicare and healthcare cards, bank cards and credit cards
- Photographs of valuable items

### **What's the cloud?**

Have you ever heard someone say, 'It's in the cloud'?

Lots of people use the internet to save their important documents such as photos. This means information is stored electronically and can be accessed from any device connected to the internet like a laptop or smartphone.

Before storing your important documents in the cloud, make sure you understand what safeguards there are to protect your personal information.

## **Help someone else**

One thing Queenslanders have always been good at is looking out for each other. We've seen this over and over again when disaster strikes.

While you're making sure your finances are ready for a possible emergency, think about other people close to you who might need help. Do you have an older relative? A friend who is struggling to make ends meet? Or maybe a neighbour who doesn't speak very good English?

Maybe you could share some of the tips in this toolkit with them or help them find someone who can help?

If more of us are Money Ready, our towns and communities will recover better from a disaster – which is good for us all.

## **Share Money Ready with your friends**

Ajmal and Zahra have recently moved to just outside Kingaroy. They are still settling into the community but Ajmal has found work and Zahra has made some friends through their children's school.

Zahra's friend Sharon has been making sure her family is financially ready for bushfire season. Knowing Ajmal and Zahra are new to the area and might not be aware of the risk, she got an extra copy of the Money Ready Toolkit for Zahra and made sure her new friend understood how to protect her family's finances too.



# Put together a Financial Emergency Kit

Sometimes we get plenty of warning that a disaster is about to happen but often we don't. That's why we need to be prepared.

Every household needs an Emergency Plan and Kit, containing all the things you will need if disaster strikes – food and water, medical supplies, torches, spare batteries, a radio, clothes, tools and phones.

But your kit also needs to include some things to ensure you're Money Ready, like a list of contacts and copies of important documents (see Karen's tips on p. 12).

Take the time to put together an Emergency Kit (in a waterproof storage container) and keep it close by. Then, if you need to evacuate, you can just grab it and go.

Don't forget to update it – it's a good idea to go through your Emergency Kit just before storm season each year to make sure it's still current.

You may want to consider putting any other personal or valuable items you can't replace in your Emergency Kit so, if you do need to grab and go, you can take some of your cherished items with you.



**Karen says:**  
**Keep these in your kit.**

- A list of people you might need to contact.
- Copies of your important documents on a USB stick or CD (stored in a sealed plastic bag).

## Get your Emergency Kit ready

The State Government's [Get Ready Queensland](#) website has a series of fact sheets to help you to prepare for an emergency.

It's a great resource to help you figure out whether you've thought about all the things you need to do to get prepared. For example, have you thought about your pets or checking on your neighbours?



# Respond

## Grab and go

If you need to evacuate, grab your Emergency Kit and go.

Remember, banks and ATMs are likely to be closed or unavailable during the emergency. Take out enough cash so that you and your family can pay for at least a week of emergency food and accommodation.

# Recover

## Making a claim

After the emergency has passed, you'll want to go back to your home. But it's important to stay put until an official emergency service authority such as the State Emergency Service (SES), Queensland Fire and Emergency Services, Queensland Police, or a local or state government representative has said it's safe.

Call your insurance company as soon as possible so it can assess the damage. In an emergency, thousands of people may be making claims, so the earlier you contact your insurer, the quicker you will get a result.

If you're fully insured, you will have enough money to repair or replace your home and belongings.

If you have rental assistance as part of your home insurance, you'll be able to access this quickly.

## If you need to dispute a claim

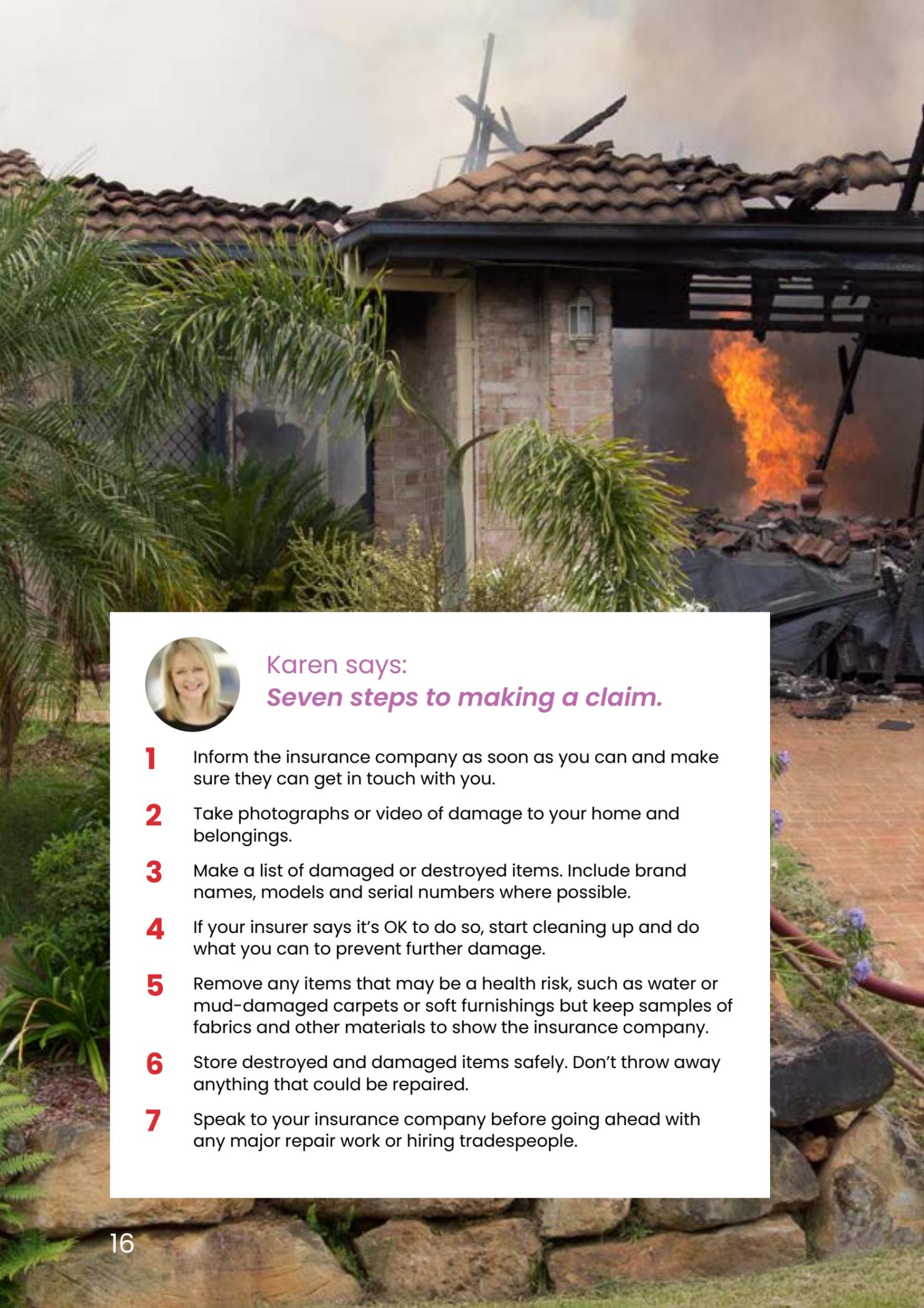
If you're not happy with how your claim was handled, you should first make a complaint to your insurance company.

In most cases, you should be able to reach an agreement with your insurance company. However, if you are still unsatisfied with the result, you can take your complaint to the [Australian Financial Complaints Authority](#) (AFCA), a free, fair and accessible service for people who cannot resolve their dispute with an insurance company.

Visit [www.afca.org.au](http://www.afca.org.au) or call 1800 931 678.

You could also contact the [Financial Rights Legal Centre](#) for information and advice regarding your insurance claim. The centre's [Insurance Law Service](#) can give free advice over the phone on 1300 663 464.

[Legal Aid Queensland](#) can also help with complaints about insurance companies.



**Karen says:**  
***Seven steps to making a claim.***

- 1** Inform the insurance company as soon as you can and make sure they can get in touch with you.
- 2** Take photographs or video of damage to your home and belongings.
- 3** Make a list of damaged or destroyed items. Include brand names, models and serial numbers where possible.
- 4** If your insurer says it's OK to do so, start cleaning up and do what you can to prevent further damage.
- 5** Remove any items that may be a health risk, such as water or mud-damaged carpets or soft furnishings but keep samples of fabrics and other materials to show the insurance company.
- 6** Store destroyed and damaged items safely. Don't throw away anything that could be repaired.
- 7** Speak to your insurance company before going ahead with any major repair work or hiring tradespeople.

## FAQs

### What kind of loan can I get?

Good Shepherd offers small loans to people on low incomes who can't get finance from a bank. Programs include:

- [No Interest Loans](#) (NILs) gives people on low incomes access to safe, fair and affordable credit.

Loans are up to \$1,500 for essential goods and like fridges, washing machines and furniture, or paying for education and medical expenses. Repayments are set up at an affordable amount over 12 to 18 months. NILs is available at many locations across Queensland through local community organisations.

### What does GIVIT do?

During times of disaster and emergency, GIVIT works with government agencies, local councils and not-for-profit organisations to identify the immediate and long-term needs of the affected community.

The GIVIT Disaster and Emergency Recovery Service matches donations and offers from individuals and businesses to make sure those who need help get exactly what they need, where and when they need it most. GIVIT's Drought Relief Program also provides support to regional and remote communities doing it tough.

To get help from GIVIT, contact your [local community service provider](#), local council or not-for-profit in Queensland. You can donate items to GIVIT through its website.

Visit GIVIT at [www.givit.org.au](http://www.givit.org.au)

### Get help with your money

If you're having money problems after a disaster, a financial counsellor can help. Financial counsellors provide free, confidential and independent information and support to people in financial difficulty.

You can talk to a financial counsellor by ringing the National Debt Helpline on 1800 007 007 (9.30am - 4.30pm Monday to Friday). You can also find a local financial counsellor on the Find a Financial Counsellor map on the National Debt Helpline website [www.ndh.org.au](http://www.ndh.org.au). This website also has information and resources to support people in financial difficulty, with step-by-step guides and letter templates.

The [Debt Self Help](#) website also has information and resources to support people in financial difficulty including fact sheets and a letter template.

## Getting back on your feet

It can be hard to ask for help, even when we really need it.

But getting help can make a big difference in how quickly we bounce back from a disaster.

As well as family, friends and the community, there are plenty of organisations that can help in various ways.



**Karen says:**  
***Ask for help.***

- Most banks have special teams to help you if you have money troubles. Talk to your bank about your situation – it might be able to do something to help you while you're recovering. Visit your bank's website and click on the 'Financial Hardship' link or search for 'Financial Hardship' or 'Natural Disaster' for more information.
- Your telecommunications company will have options for customers in financial difficulty, which includes natural disasters.
- Contact your water, gas or electricity suppliers directly to ask how they can help you.
- If you are renting, check your rights with the [Residential Tenancies Authority](#).
- [Good Shepherd](#) provides safe, fair and affordable financial services for people on low incomes. For example, if you need to replace household items – like a fridge or washing machine – Good Shepherd offers [no interest](#) loans. You can also get a no interest loan to help pay for medical, dental or education expenses, or car repairs.
- Charities such as [Red Cross](#), [St Vincent de Paul](#), the [Salvation Army](#) and [GIVIT](#) can help with food, shelter and household items.
- The [Queensland Families and Communities Association](#) can help in times of disaster, including drought, bushfires and monsoonal flooding, through its network of 124 Neighbourhood Centres in the state.
- In major disasters, local, State or Federal Governments may provide some financial support, but this is usually limited.
- If you don't know where to start, it might help to discuss your options with a [financial counsellor](#).





## Where can I get help?

There are many organisations offering services and support to help you prepare for or recover from a disaster. Here's a handy list of organisations that you might need.

## Community Organisations

### Good Shepherd

[goodshep.org.au](http://goodshep.org.au)

(07) 9270 9700

Good Shepherd is a not-for-profit organisation that offers fair and affordable financial programs to people on low incomes. Its No Interest Loans scheme (NILs) is available in many locations across Queensland (call 13 64 57). If you're looking for a local NILs community provider, simply go to the find a provider page on the website and type in your postcode. Good Shepherd's Good Money community finance stores offer safe and affordable financial services for people on low incomes. There are two Queensland locations, in Cairns and on the Gold Coast. Good Money is a partnership between Good Shepherd, NAB and the Queensland Government, offering no interest loans, affordable insurance and referrals to other financial services.

### Queensland Families and Communities Association

[qfca.org.au](http://qfca.org.au)

(07) 4055 6440

The Queensland Families and Communities Association can help in times of disaster, including drought, bushfires and monsoonal flooding, through its network of 124 Neighbourhood Centres.

### Red Cross

[redcross.org.au](http://redcross.org.au)

1800 733 276

Red Cross provides a range of community services, including help for those with housing problems. It also assists in emergencies and

disasters such as bushfires, storms and cyclones, heatwaves, drought and flood, as well as helping people be better prepared for and equipped to recover from disasters.

### The Salvation Army

[salvationarmy.org.au](http://salvationarmy.org.au)

13 72 58

The Salvation Army offers a range of support options to help with financial difficulties, depending on the nature of your problem.

### St Vincent de Paul Society

[vinnies.org.au](http://vinnies.org.au)

800 846 643 (Queensland helpline)

The St Vincent de Paul Society provides assistance to people in need in any way they can. In many cases, it could be helping to pay off an urgent bill, or a food voucher to help a family make it through to their next pay day.

### Wesley Mission

[wmq.org.au](http://wmq.org.au)

1300 920 865

Provides a wide variety of support services including food packs, medical script subsidies and support with family and youth housing.

## Banks

### Australian Banking Association

[ausbanking.org.au/for-customers/financialdifficulty](http://ausbanking.org.au/for-customers/financialdifficulty)

If you are experiencing financial hardship, it is important to know you are not alone. Banks have specific hardship programs in place which assist customers. This website provides information about the

process of applying for hardship assistance, what you can do and what your bank can do. It also provides contact numbers to help you get in touch with your bank or others who may be able to assist you.

## Dispute resolution and legal support

### Legal Aid Queensland

[legalaid.qld.gov.au](http://legalaid.qld.gov.au)

1300 527 700 (natural disaster legal help line)

Legal Aid Queensland provides free legal information for disadvantaged Queenslanders impacted by a disaster on issues including insurance claims, tenancy, employment, credit and debt, and more.

### Community Legal Centres Queensland

[communitylegalqld.org.au](http://communitylegalqld.org.au)

(07) 3392 0092

CLCQ has 34 independent community legal centres across Queensland, offering free information, legal assistance and referral, representation and advocacy for clients and communities facing legal problems of all kinds. Search the online directory for locations. You need to attend in person for help.

### Australian Financial Complaints Authority (AFCA)

[afca.org.au](http://afca.org.au)

1800 931 678

AFCA offers free, fair, independent and accessible dispute resolution for consumers who are unable to resolve complaints with financial services providers including banks, insurers and debt collection agencies.

## Emergency/Disaster Information

### Get Ready Queensland

[getready.qld.gov.au](http://getready.qld.gov.au)

The Get Ready Queensland website provides information, tools and resources to help Queenslanders get ready for disasters.

### Green Cross Australia

[hardenup.org](http://hardenup.org)

The Harden Up - Protecting Queensland website was developed to help you understand the history of severe weather in your suburb and across the state and how to effectively prepare for weather events.

### Queensland Government Disaster Management

[disaster.qld.gov.au](http://disaster.qld.gov.au)

The Queensland Government Disaster Management website provides disaster resources, links to financial support, warnings and alerts and information about disaster management.

### Queensland Weather Warnings and Emergency Alerts

[qld.gov.au/emergency/dealing-disasters](http://qld.gov.au/emergency/dealing-disasters)

Weather warnings and emergency alerts from Queensland Police, Queensland Fire and Emergency Services and the Bureau of Meteorology.

## Financial Counselling

### National Debt Helpline (NDH)

[www.ndh.org.au](http://www.ndh.org.au)

1800 007 007

The NDH provides free access to financial counsellors to assist people in financial difficulty, including those coping with natural disasters. Services are free, independent and confidential. Live chat advice is available on the website.

### Salvation Army's Moneycare

[salvationarmy.org.au/need-help/financial-assistance](http://salvationarmy.org.au/need-help/financial-assistance)

1300 371 288

The Salvation Army's Moneycare service provides free and confidential financial counselling and financial coaching.

### Uniting Care Financial Wellbeing Service

[unitingcareqld.com.au/services-and-support/counselling-and-wellbeing](http://unitingcareqld.com.au/services-and-support/counselling-and-wellbeing)

(07) 3253 4000

Uniting Care offers face-to-face or over the phone appointments with financial counsellors to help and support clients with financial difficulties.

## Improve your financial knowledge

### ASIC's MoneySmart

[moneysmart.gov.au](http://moneysmart.gov.au)

The Australian Securities and Investment Commission (ASIC) MoneySmart website is full of trustworthy, free and impartial financial guidance and tools.

### Financial Information Service (FIS)

[servicesaustralia.gov.au/individuals/services/financial-information-service](http://servicesaustralia.gov.au/individuals/services/financial-information-service)

13 23 00 (National)

The Financial Information Service (FIS) educates and informs a wide range of people on financial and lifestyle issues. The FIS program helps people to make informed decisions about investment and financial issues for their current and future needs.

### Manage Your Money

[servicesaustralia.gov.au/individuals/subjects/manage-your-money](http://servicesaustralia.gov.au/individuals/subjects/manage-your-money)

Tips and information to help with budgeting, dealing with debt, loans and credit, savings and more.

### Wills and Power of Attorney

[www.pt.qld.gov.au/wills/making-a-will-step-by-step](http://www.pt.qld.gov.au/wills/making-a-will-step-by-step)

ASIC's MoneySmart website provides information about how you can give instructions to your family about your legal and medical preferences should you fall ill or lose the capacity to make those decisions yourself. For information on making a Will for free, contact the Public Trustee Queensland online or on 1300 360 044.

## Insurance

### Understand Insurance

[understandinsurance.com.au](http://understandinsurance.com.au)

Understanding Insurance, an initiative of the Insurance Council of Australia, offers an easy-to-understand guide to insurance, preparing for and recovering from a disaster.

### Good Shepherd's Good Insurance program

[goodshep.org.au/services/insurance](http://goodshep.org.au/services/insurance)  
[essentialsbyaai.com.au](http://essentialsbyaai.com.au)

Good Shepherd Microfinance's Good Insurance program works with Australia's largest insurance companies to create affordable and simple insurance policies for people on low incomes. These products enable people to insure their household belongings or cars, so they're protected if things go wrong. Essentials by AAI, developed with Suncorp, allows people to 'mix and match' cover for home contents and cars, paying premiums in annual, monthly or weekly instalments.

### Moneysmart

[moneysmart.gov.au/home-insurance/storm-flood-and-fire-insurance](http://moneysmart.gov.au/home-insurance/storm-flood-and-fire-insurance)

Moneysmart is an impartial site provided by ASIC. It offers some great calculators and tools to determine how much insurance you need and what to do if you are affected by a natural disaster.

### Financial Rights Legal Centre

[insurancelaw.org.au](http://insurancelaw.org.au)

1300 663 464

Financial Rights is a community legal centre offering advice and advocacy for consumers in financial stress. Its national Insurance Law Service can advise on home or contents insurance in natural disasters, farm insurance and other related matters.

## Natural disaster relief and recovery grants and assistance packages

### Australian Government

[disasterassist.gov.au/find-a-disaster/australian-disasters](http://disasterassist.gov.au/find-a-disaster/australian-disasters)

Funds are available to provide support and help with disaster recovery costs. The website outlines payments and allowances you might qualify for.

### Services Australia – Australian Government

[servicesaustralia.gov.au/individuals/help-emergency](http://servicesaustralia.gov.au/individuals/help-emergency)

Information on help available for those in severe financial hardship when recovering from a disaster such as cyclone, bushfires or floods.

### Queensland Reconstruction Authority

[qra.qld.gov.au](http://qra.qld.gov.au)

The Natural Disaster Relief and Recovery Arrangements (NDRRA) is a joint funding initiative of the Commonwealth and State Governments to provide disaster relief and recovery payments and infrastructure restoration to help communities recover from the effects of natural disasters.

### Queensland Government Disaster Immediate Hardship Assistance

[qld.gov.au/community/disasters-](http://qld.gov.au/community/disasters-emergencies/financial-assistance/immediate-hardship-assistance/)

[emergencies/financial-assistance/immediate-hardship-assistance/](http://qld.gov.au/community/disasters-emergencies/financial-assistance/immediate-hardship-assistance/)

In the days following a disaster, people who are unable to meet their immediate essential needs for temporary accommodation, food, essential clothing and medication may be eligible for financial assistance.

### Essential Household Contents Grant

[qld.gov.au/community/disasters-emergencies/financial-assistance/essential-household-content-grant/](http://qld.gov.au/community/disasters-emergencies/financial-assistance/essential-household-content-grant/)

For uninsured, or unable to claim insurance, people may be eligible for financial assistance to help replace or repair essential household contents, such as beds, linen and whitegoods, that have been lost or damaged in a disaster.

### Structural Assistance Grant

[qld.gov.au/community/disasters-emergencies/financial-assistance/structural-assistance-grant/](http://qld.gov.au/community/disasters-emergencies/financial-assistance/structural-assistance-grant/)

If uninsured or unable to claim insurance, you may be eligible for a one-off payment towards repairs to your home to make it secure and safe.

### Essential Services Safety and Reconnection Grant

[qld.gov.au/community/disasters-emergencies/financial-assistance/essential-services-safety-reconnection-grant/](http://qld.gov.au/community/disasters-emergencies/financial-assistance/essential-services-safety-reconnection-grant/)

If uninsured or unable to claim insurance, you may be eligible for a grant to help you reconnect essential services that were damaged by a disaster.

## Renting

### Residential Tenancy Authority (RTA)

[rta.qld.gov.au/Renting/During-a-tenancy/Serious-problems-during-a-tenancy/floods](http://rta.qld.gov.au/Renting/During-a-tenancy/Serious-problems-during-a-tenancy/floods)

For information on a rented premise affected by a disaster, manmade or natural, the RTA will help you better understand your rights.

## Rural

### Rural Financial Counselling Service (RFCS)

[agriculture.gov.au/ag-farm-food/drought/assistance/rural-financial-counselling-service](http://agriculture.gov.au/ag-farm-food/drought/assistance/rural-financial-counselling-service)

The Rural Financial Counselling Service (RFCS) provides free rural financial counselling to farmers, fishing enterprises, forestry growers and harvesters and small, related businesses suffering financial hardship.

### Queensland Rural and Industry Development Authority (QRIDA)

[qrda.qld.gov.au](http://qrda.qld.gov.au)

QRIDA administers financial assistance to disaster affected primary producers, businesses and non-profit organisations under the joint Commonwealth / Queensland Government funded Natural Disaster Relief and Recovery Arrangements (NDRRA).

## Shopping following a disaster

### Shop and think local

Part of any recovery is to help your own community. Buying goods and services after a disaster supports local business and jobs. Many businesses will offer good deals or options to support their own community at a time of crisis, so check what is on offer with a local store first.

## Tax Relief

### Australian Taxation Office (ATO)

[ato.gov.au/individuals/dealing-with-disasters/](https://ato.gov.au/individuals/dealing-with-disasters/)

1800 806 218

If you have been affected by a disaster, such as a flood, bushfire or storm, the ATO will give you time to deal with your tax. Make sure you go online to let them know of your circumstance. The ATO also gives advice on early access to superannuation, tax implications of destroyed property and what to do about damaged or destroyed records.

## Telecommunications

### Telecommunications Industry Ombudsman (TIO)

[tio.com.au](https://tio.com.au)

1800 062 058

The TIO can help people or businesses who are suffering financial hardship or who have been impacted by bushfires or other natural disasters. The TIO also provides a free dispute resolution service for consumers who have

unresolved complaints about their phone or internet provider.

### Telecommunications Consumer Protections (TCP) Code

[acma.gov.au/telecommunications-consumer-protection-code](https://acma.gov.au/telecommunications-consumer-protection-code)

The TCP Code requires telecommunications suppliers to have a financial hardship policy and to provide information about it to customers on request, or where a customer is experiencing hardship. All companies that provide telecommunication services to consumers are legally bound to comply with the code.

### Telecommunication providers

[telstra.com.au/aboutus/community-environment/disaster-relief](https://telstra.com.au/aboutus/community-environment/disaster-relief)

[optus.com.au/about/legal/financial-hardship](https://optus.com.au/about/legal/financial-hardship)

[tpg.com.au/terms\\_conditions/financialhardship](https://tpg.com.au/terms_conditions/financialhardship)

[vodafone.com.au/support/notify/financial-hardship](https://vodafone.com.au/support/notify/financial-hardship)

Telstra, TPG, Optus, Virgin and Vodafone provide hardship options for customers which include natural disasters. Telstra, Optus and Vodafone also have specific disaster relief and response strategies which provide short-term or long-term assistance. Contact your provider for details.

## Utility companies

Contact your water, gas or electricity supplier directly to discuss their support for customers impacted by disasters or experiencing financial hardship.

### Energy and Water Ombudsman Queensland (EWOQ)

[ewoq.com.au](https://ewoq.com.au)

1800 662 837

EWOQ is a free, fair and independent dispute resolution service for unresolved complaints with your electricity, gas or water supplier.

### Home Energy Emergency Assistance Scheme

[qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/home-energy-emergency-assistance-scheme](https://qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/home-energy-emergency-assistance-scheme)

This scheme provides one-off emergency assistance for low-income households to help with paying home energy bills. Applications must be made through your energy provider.



The information in this toolkit is accurate as at August 2021 and the references provided are for general information only and should not be taken as constituting professional advice.

Good Shepherd is not a financial adviser. You should consider seeking independent legal, financial or other advice to check how the information in the toolkit relates to your unique circumstances.

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