

Legal Health Check **After a Disaster**

This form will help you know if you need legal help following a disaster.

If you tick any of the boxes or are not sure about any question, call the **Legal Helpline** on **1300 366 424** for free advice and information.

Legal Services staff and community workers can help you complete this checklist.

If you speak a language other than English and need an interpreter, call the free interpreting service on **131 450** then ask for **1300 366 424**.

For more information about the law, visit lsc.sa.gov.au.

Insurance

- House, property or car damaged in the disaster?
- Not sure whether you have insurance or who you have insurance with?
- Want to make an insurance claim?
- Having trouble with your insurer and not sure what your policy covers?
- Insurance claim denied and need help?
- Need help with funeral insurance or payment?
- Offered a cash settlement or rebuild and not sure what to do?
- Need temporary accommodation or debris removal, but not sure if your insurer will pay?



Disaster payments and grants

- Want to know more about disaster payments or grants and if you are eligible?
- Need help applying for a grant or getting evidence (including a statutory declaration)?
- Been refused a disaster payment or grant and want to know if you can appeal?
- Need help with a review or appeal?



Money

- Having trouble paying your loans, credit cards or mortgage?
- Received an insurance payout and need advice about its effect on your mortgage?
- Being hassled by a debt collector?
- Having trouble paying council rates, utilities, fines or other debts?
- Think you may be the victim of a scam?



Centrelink

- Worried an insurance payout may affect your Centrelink payment?
- Centrelink say you owe money?
- Want to know if you are eligible for a Centrelink payment or a pension?



Housing and tenancy

Renting a house, unit or caravan

- Rental property damaged in the disaster?
- Still paying full rent and not sure if you should continue to pay?
- Need help getting the landlord to fix the damage?
- Want to end your tenancy?
- Landlord say you need to clean up after the disaster?
- Landlord not returning your bond?
- Received a notice from your landlord?

Homeowner in a caravan park

- Caravan or caravan park damaged in the disaster?
- Caravan and contents not insured?
- Still paying residential park site fees and not sure if you should continue to pay?
- Want to end your residential park site agreement and leave the caravan park?



Employment

- Had to take unexpected leave?
- Need advice on work entitlements and conditions (leave options, pay, superannuation)?
- Lost your job or had your income or hours reduced?



Replacing important documents

- Need help replacing important documents (passport, certificate of title, ID, birth certificate)?



Domestic, family and sexual violence and crime

- Feeling unsafe at home or elsewhere?
- Has your partner or a family member hurt or scared you?
- Need information about victims of crime compensation?
- Have a court date coming up and not sure what to do?
- Had belongings stolen after the disaster?



Family and children

- Having issues with sharing the care of your children or with family court orders?
- Having trouble getting or paying child support?
- Had contact with the Department for Child Protection?

Important contacts

National Debt Helpline

ndh.org.au

1800 007 007

Insurance Council of Australia

insurancecouncil.com.au

Lifeline – 24 hour crisis support

lifeline.org.au

13 11 14

1800 RESPECT – 24 hour domestic, family and sexual violence counselling service

1800respect.org.au

1800 737 732