



Legal Health Check **Preparing for a Disaster**

Disasters can happen at any time. Being prepared can help keep you, your family, and your pets safe.

This checklist will help you be legally prepared. Taking these steps now can make it easier to recover and access support if a disaster affects you.

1. Safety first

- Have a disaster emergency plan.** Information on preparing for emergencies is available from the Australian Red Cross at redcross.org.au/emergencies.
- If you are experiencing **family, domestic or sexual violence**, seek support to make a safe emergency plan and get legal advice. Support is available from 1800 RESPECT. Call 1800 737 732 or visit 1800respect.org.au.

2. Secure important documents in more than one place

- Keep paper copies of important documents ideally in a waterproof or fireproof bag that you can take with you quickly if you need to leave.
- Keep digital copies in a secure place, such as on a password-protected USB drive stored away from your home or in secure cloud storage. To learn how to protect your personal information and documents online, visit cyber.gov.au.

Documents checklist

This checklist will help you identify important documents to copy and store safely:

- Birth certificate
- Marriage certificate
- Passport
- Driver's licence
- Will
- Enduring Power of Attorney
- Advance Care Directive
- Certificate of Title for land or house
- Mortgage documents
- Tenancy agreement (rental or lease documents for your home or business)
- Current insurance policies and insurer contact details
- Centrelink documents
- Rates notices
- Superannuation and investment details
- Employment contract
- Tax file number
- Medicare card details
- Private health insurance details
- Bank account and credit card details
- Court orders and other legal documents
- NDIS plan, participant number, service agreements, support contacts, and any emergency support plans.

3. Review and update insurance

- Check your insurance is up to date and covers fires, storms and floods, including full replacement cost (and debris removal if possible).
- Make a list of your home or business items (such as machinery, stock and jewellery), including their value and condition. Review this list regularly.
- Take photos or videos where possible and keep receipts. The more detail you keep, the easier it will be to make an insurance claim if items are damaged or destroyed.

4. Personal decision-making

- **Will:** Make sure your will is up to date and you know where it is kept. This legal document sets out who will receive your money, property and belongings when you die. You may also find helpful our End of Life Planning Checklist available at lsc.sa.gov.au/publications.
- **Power of Attorney:** Consider appointing someone you trust to make financial and legal decisions for you if you are unable to make them yourself. Visit lsc.sa.gov.au/epoakit to download our helpful do-it-yourself kit.
- **Advance Care Directive:** You may choose to record your wishes about future health care and treatment if you are unable to make or communicate decisions yourself. Visit advancecaredirectives.sa.gov.au.

5. Be financially ready

- Check your myGov and Centrelink details are up to date, including your contact and bank account details.
- Know where to find information about disaster payments and financial support after an emergency. Information is available through Services Australia at servicesaustralia.gov.au/natural-disaster-support.

6. Small business and employment

- If you run a small business, make a simple plan for continuing work during a disaster. Financial help, including government assistance and recovery payments, may be available after a disaster. Visit business.sa.gov.au.
- Check your workplace Work Health and Safety emergency plan.
- If you are employed, disasters can affect your work and pay and may change your duties or workplace arrangements. Knowing your rights and obligations can help you avoid disputes.

7. Know where to get support

- Make a list of people and services you may need to contact in a disaster, including family and friends, emergency services, your insurance company, your bank, utility providers, and support services. Visit recovery.sa.gov.au/recovery-services to learn who can help.

For **free legal information and advice**, call the **Legal Helpline** on **1300 366 424** between 9:00 am and 4:30 pm Monday to Friday.

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