

WA bushfires – legal advice and assistance



What does Legal Aid WA aim to do?

We understand that traumatic experiences such as being involved in a fire can be distressing and overwhelming. We realise that it may be a while before you can focus on legal matters. This information sheet outlines some legal issues which can arise from a natural disaster and what assistance we can provide to you.

Legal Aid Western Australia and its partner organisations are committed to ensuring all people affected by bushfires receive legal assistance.

If you experience any of the following legal issues, please contact Legal Aid WA for free legal advice and referrals

Insurance issues, where:

- your insurance papers have been destroyed and you don't know who your insurer is
- you need assistance with lodging a claim
- you are unsure what your policy covers
- your house has been completely destroyed and your insurance company is requiring you to provide an itemised list of your home's contents
- you are underinsured, or
- you disagree with the valuation provided by the assessor or your claim has been refused.

Mortgage or debt issues including where:

- you are finding it difficult to meet your home or other loan repayments because of the bushfires
- you are seeking assistance to vary your loan contract due to hardship or financial difficulty
- court action is being threatened, or
- you are hoping to access your superannuation to help pay your debts.

Property issues, where:

- you have made an offer to buy a property but it was then destroyed or damaged
- your property was damaged or burnt down and you have now got an offer for it

- your destroyed property was used as security for your mortgage or loan on that (or another) property, or
- you owe tradespeople for work on the property.

Housing issues, where:

- you are renting and the house is unfit to live in or requires repairs
- you are insured and need assistance with accessing additional accommodation funding under your insurance policy, or
- you want assistance negotiating a rent reduction due to damage to the property.

Replacing important documents such as:

- Marriage certificates
- Birth certificates
- Motor vehicle drivers licences.

What services can Legal Aid WA provide?

We provide free independent legal advice and referral to a private lawyer for free initial legal advice.

In some instances we may also be able to provide minor assistance to achieve resolution of a legal problem. This assistance may include advocacy, negotiation, or help to lodge an application to the relevant Ombudsman, eg the Financial Ombudsman, Credit and Investments Ombudsman or Telecommunications Ombudsman.

In addition, Legal Aid WA has a number of information sheets that may help with debt, insurance, renting and other issues if you have been affected directly by natural disasters such as floods or bushfires. You can download the information sheets at www.legalaid.wa.gov.au.

How to contact us

For free legal advice and referrals, or to be sent a copy of an information sheet, contact **Legal Aid WA's Infoline** on **1300 650 579** or email naturaldisasters@legalaid.wa.gov.au.