

WA floods – 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, but we encourage you to seek legal help as soon as possible as limitation dates may apply which could affect the options available to you.

Legal Aid WA and its partner organisations are committed to ensuring all people affected by natural disasters such as floods receive legal help.

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 help 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 floods
- you are seeking help 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 by flooding and you have now got an offer for it
- your flood damaged 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 help with accessing additional accommodation funding under your insurance policy, or
- you want help negotiating a rent reduction due to damage to the property.

Replacing important documents such as:

- Marriage certificates
- Birth certificates
- Motor vehicle driver's 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 limited assistance to help resolve a legal problem. This help may include advocacy, negotiation, or help to lodge an application to the relevant Ombudsman, for example, the Telecommunications Ombudsman or Australian Financial Complaints Authority.

In addition, Legal Aid WA has several information sheets that may help with debt, insurance, renting and other issues if you have been affected directly by natural disasters such as floods. 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.