

# WA floods – legal advice and assistance

We understand that traumatic experiences such as being involved in a flood 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 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 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 Industry Ombudsman or Australian Financial Complaints Authority.

In addition, Legal Aid WA has several infosheets 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 info sheets at [www.legalaid.wa.gov.au](http://www.legalaid.wa.gov.au).

For free legal advice and referrals contact Legal Aid WA's Infoline on 1300 650 579 or email [naturaldisasters@legalaid.wa.gov.au](mailto:naturaldisasters@legalaid.wa.gov.au).

## LEGAL AID WA OFFICES



**Infoline:** 1300 650 579



**Translating & Interpreting Service:**  
131 450



**Website/InfoChat:**  
[www.legalaid.wa.gov.au](http://www.legalaid.wa.gov.au)



**National Relay Service:** 133 677  
(for hearing and speech impaired)

### Perth Office

32 St Georges Terrace,  
Perth, WA 6000  
1300 650 579  
(08) 9261 6222

### Midwest & Gascoyne Office

Unit 8, The Boardwalk,  
273 Foreshore Drive,  
Geraldton, WA 6530  
(08) 9921 0200

### West Kimberley Office

Upper Level, Woody's Arcade,  
15-17 Dampier Terrace,  
Broome, WA 6725  
(08) 9195 5888

### Great Southern Office

Unit 3, 43-47 Duke Street,  
Albany, WA 6330  
(08) 9892 9700

### Goldfields Office

Suite 3, 120 Egan Street,  
Kalgoorlie, WA 6430  
(08) 9025 1300

### East Kimberley Office

98 Konkerberry Drive,  
Kununurra, WA 6743  
(08) 9166 5800

### Southwest Office

7th Floor, Bunbury Tower,  
61 Victoria Street,  
Bunbury, WA 6230  
(08) 9721 2277

### Pilbara Office

28 Throssell Road,  
South Hedland, WA 6722  
(08) 9172 3733

### Indian Ocean Office

Administration Building,  
20 Jalan Pantai, Christmas Island,  
Indian Ocean, WA 6798  
(08) 9164 7529

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