



# Natural disasters

This fact sheet has information on natural disasters and how Legal Aid WA can help if you are affected by a natural disaster.

## What is a natural disaster?

A natural disaster is an event that causes large-scale loss of life or damage to property.

For example, bushfires, floods and cyclones.

## Can natural disasters cause legal issues?

People affected by natural disasters often have problems making insurance claims and dealing with insurance disputes; mortgage stress and financial hardship; employment law problems; housing or tenancy problems; and difficulty replacing important documents.

## What should you do if you are affected by a natural disaster?

People recovering from a natural disaster often feel distressed and overwhelmed by their legal issues.

It is important that you take care of yourself first and seek support from your doctor or from Lifeline on 13 11 14 if you are struggling.

When you can focus on your legal issues, we recommend that you write down any issues you are having and get legal advice.

You could also make a list of any important documents you have lost, like your birth certificate or passport.



“Legal Aid WA gives advice over the phone, face-to-face, or by video link to one of our regional offices.”

## How can Legal Aid WA help?

Legal Aid WA helps people who have been affected by natural disasters by giving free legal advice and referrals about civil law problems.

We have lawyers that attend evacuation centres and recovery centres to provide advice and assistance, and provide community legal education about insurance law.

We give advice over the phone, face-to-face, or by video link to one of our regional offices.

In some cases, we may also be able to provide minor assistance to help you sort out your legal problem. Minor assistance can include helping you to complete paperwork or negotiating with others.

Examples of minor assistance that we can give are:

- » Insurance issues: helping you to lodge a claim, to find out what your policy covers, itemizing your home's contents, and negotiating for you if your claim has been refused or when you disagree with the valuation that's provided by the assessor.
- » Mortgage or debt issues: helping you change your loan contract because of hardship or financial difficulty, or helping you access your superannuation to help pay your debts.
- » Housing issues: helping you access extra accommodation funding under your insurance policy or negotiating a rent reduction due to damage to the property.

To get legal help, call Legal Aid WA's Infoline on 1300 650 579 and ask to speak to the Civil Division.

This fact sheet contains information only. It is not legal advice. If you have a legal problem, you should speak to a lawyer. Legal Aid WA aims to provide accurate information but does not accept responsibility if it is not.

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