

# Defence Service Homes (DSH) Insurance

**DEFENCE  
SERVICE HOMES**  
INSURANCE SCHEME



## Newsletter

*Our 100 year legacy, strengthened by our core values of honesty, trust, care and commitment always safeguards your interests.*

Web: [dsh.gov.au](http://dsh.gov.au) Email: [dsh@dva.gov.au](mailto:dsh@dva.gov.au) Tel: 1300 552 662

### Introducing our very first issue

Welcome to the first edition of the Defence Service Homes (DSH) Insurance quarterly e-newsletter. You are receiving this e-newsletter because you are a valued policyholder and we want to keep you in the loop with what is going on at DSH Insurance and support you in any way we can.

In this newsletter we have lots to tell you so take some time out to read through our articles. We tell you about how DSH Insurance has expanded the eligibility requirements to its home building insurance, what we have done to our website, how you can prepare your family and home for the upcoming summer and more!

Our policyholders are our priority so reach out to us anytime if you have any questions about your policy, would like to provide some feedback, or have ideas for how we can better support our policyholders.

### DSH Insurance has expanded its eligibility requirements for home building insurance

From 1 January 2020 DSH Insurance expanded its eligibility requirements to include all current and former members of the Australian Defence Force (ADF) with at least one day of full time service. This means more than 600,000 additional ADF personnel and veterans (including reservists and peacekeepers, as well as widows and widowers of those ADF members) can now access our home building insurance regardless of their type or length of service.

**Who is a current or former member of the ADF for the purposes of DSH Insurance?**

A current or former member of the ADF

includes any officer, sailor, soldier or airman.

**Who is a peacekeeper for the purposes of DSH Insurance?**

A peacekeeper is any person who has served with an Australian Peacekeeping Force .

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Get home building insurance quotes in real time!

Coming soon on our website - [dsh.gov.au](http://dsh.gov.au)

### Did you know?

From our modest beginnings over 100 years ago to our vast national presence today, DSH Insurance has enjoyed continuous growth and enrichment of its service offerings.

**Want to know the story behind DSH Insurance?**

Check out our Anniversary book at: [dsh.gov.au/about-us](http://dsh.gov.au/about-us).



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### Are your details up to date?

Have you changed your phone number or got a new email address?

Send us an email at [dsh@dva.gov.au](mailto:dsh@dva.gov.au) or call on 1300 552 662 to get your details updated.

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### What does one day of full time service mean?

If you have served in the ADF for at least one day or you are the widow(er) of a member who has, then you are eligible for our home building insurance.

### What do the eligibility requirements relate to?

The eligibility requirements only apply to home building insurance underwritten by DSH Insurance.

### My parent was in the ADF, am I eligible?

No. The eligible person is the person who has completed the service in the ADF (or their widow(er)).

If you are not eligible for home building insurance through DSH Insurance but are part of the Defence community, we can arrange a home building policy through our arrangement with QBE Insurance (Australia) Limited.

### What do I need to provide to validate my eligibility?

We should be able to verify your eligibility with the information we already have if you:

- Are a client of the Department of Veterans' Affairs (DVA)
- have a Defence Service Homes or Defence Home Ownership Assistance Scheme loan, or
- have registered with MyService.

Otherwise you may be asked to provide documentation such as a pay slip (from your ADF service), certificate of service, service ID card or discharge signal.



### What types of insurance does DSH Insurance offer?

We provide home building insurance to all eligible members of the ADF, and widows / widowers of those who are eligible.

We can also provide access to a range of other insurance products including contents, landlord and car insurance. These products are underwritten by QBE Insurance (Australia) Limited.

### Not eligible?

If you are not eligible for home building insurance through DSH Insurance but are part of the Defence community, we can arrange access to home building insurance and a range of other insurance products including contents, landlord and car insurance through our arrangement with QBE Insurance (Australia) Limited.

**For more information visit [dsh.gov.au](https://dsh.gov.au) or call on 1300 552 662**

*DSH Insurance ABN 97 191 187 638 (DSHI) is an authorised representative (no. 269 008) of QBE Insurance (Australia) Limited ABN 78 003 191 035, AFSL 239545*

## How is my premium calculated?

When calculating your premium for home building insurance, DSH Insurance takes a range of factors into account. These factors and the degree to which they affect your premium will depend on the information you provide us.

The following factors may have an impact on the calculation of your premium:

- The location of the home – if the home is located in a region that presents a higher risk, the premium will be higher. Locations that present higher risks include those in regions which are prone to natural perils such as bushfires, floods and cyclones.
- The *Sum Insured* value – the higher the sum insured, the higher the premium.
- Your past claims experience – your premium may be lower if you have a good claims history under similar policies. If you have made a number

of claims in the past, your premium could be higher.

- The construction of the home – if the home is constructed of materials that are at greater risk to damage from natural perils, the premium may be higher.
- The age of the home and its general condition – if the home is in good condition and is well maintained, the premium may be lower.
- The age of the policyholder—your premium may be lower or higher than other age groups.
- Whether your property is strata title and subject to body corporate insurance – if your body corporate also insures the building, the premium may be lower.

Our approach to premium pricing ensures each policyholder is charged a premium which is in line with the level of risk for their property.

### Is your policy up to date?

Have you made some home improvements? Make sure your home building insurance and any other insurances are up to date to include extra cover.

**Email us today at [dsh@dva.gov.au](mailto:dsh@dva.gov.au) or call on 1300 552 662**



**Building Cost Calculator**

Visit [dsh.gov.au](https://dsh.gov.au) to use our online calculator and check the *Sum Insured* value of your home.

### Did you know?

DSH Insurance is administered by the Department of Veterans' Affairs (DVA) but is completely self-funded through the premiums paid by policyholders with no funding received from the Government.

Unlike other insurance entities, DSH Insurance doesn't exist to make a profit, but rather the revenue generated from premiums is invested back into DSH Insurance. This allows DSH Insurance to provide high quality insurance products and services at a competitive price.

## Insurance made easy

The wait is almost over— you wanted an online quoting tool and we listened. Launching soon on our website, this feature will now make it easy to get home building insurance quotes in real time, at your convenience, anytime.

Our new website also offers the latest information and resources including articles, FAQs, tools and checklists to support our policyholders.

We're evolving to keep up with your needs so **check out our new site at [dsh.gov.au](https://dsh.gov.au)** today.



Thank you to all our policyholders that provided feedback on our Beta website. We received lots of positive feedback with some of you sharing your thoughts on areas we can further develop and potentially introduce new features. Your feedback was one of the key drivers during the development phase and many of your suggestions are now reflected on the new site.

As feedback was submitted anonymously, we were unable to provide individual responses to any questions asked, so if you do have a question please get in touch by email @ [dsh@dva.gov.au](mailto:dsh@dva.gov.au) or call **1300 552 662**.

## DSH Insurance: Supporting you when it matters the most

What a year 2020 has been – the world watched in sympathy as Australia came to terms with the ravages of the worst bushfires on record, then the floods which resulted in significant damage to homes in Queensland and now, Coronavirus in transforming social norms the world over.

Whilst much has disrupted our everyday lives lately, one thing has held true – DSH Insurance is here for our policyholders and this is our number one commitment.

### Safeguarding what's valuable to you

During the bushfire crisis, DSH Insurance had over 5,000 policyholders with properties at risk in exposure zones, spanning the east coast of New South Wales (NSW), the Alpine region and eastern Victoria (VIC) and other significant areas of risk in South Australia (SA) and Western Australia (WA). We received a significant increase in call volume from our policyholders across these regions regarding not just claims but also questions and concerns around policies being up-to-date.

We supported our policyholders by ensuring a dedicated team was at hand to ensure information was provided promptly and claims lodged swiftly. We also implemented processes to enable our teams to



assess losses in short timeframes, thereby allowing work to promptly commence on repairable claims. Every policyholder lodging a claim was also offered counselling through Open Arms.

### A 100-year history of stepping up in times of crisis

DSH Insurance has a 100-year history of stepping up in times of crisis. We were there for you during the bushfire crisis earlier in the year, helping those living in communities that were directly impacted, and we were there for you during the many storms across the country over the summer period.

For the last six or more months we have mobilised our resources to help see our policyholders through the pandemic. We have put in place arrangements to ensure the health and safety of our policyholders, staff, loss adjusters and building contractors and our team continues to work at full strength, focused on providing policyholders with prompt responses to queries and claims.

## Got an insurance claim?

### What to do if you have a claim

- Take all reasonable precautions to prevent further loss, damage or liability.
- Notify the police immediately if any of your property is lost, stolen or vandalised.
- Contact DSH Insurance as soon as possible for advice on the process and the next steps to take. We may ask you to complete a claim form.
- Give us the information we ask for to support your claim.
- Provide any assistance we request.
- If the claim is for contents items, you may need proof of ownership.
- Provide any communication from a third party or their representative if they are making a claim against you or any legal documents that relate to the incident.

### What not to do if you have a claim

- Do not admit fault.
- Do not offer to pay anything.
- Except for emergency repairs (refer to your policy or ring DSH Insurance), do not commence any repairs before contacting us and receiving approval.
- Do not delay in contacting us to advise of a claim.

**Email:** [dsh@dva.gov.au](mailto:dsh@dva.gov.au) include your name, policy number and brief details of the damage.

We will contact you to provide your claim number and progress your claim. Remember, if its an emergency, call us!

**Phone:** **1300 552 662** (24 hours, 7 days)

**Online:** Complete our claim form available at [dsh.gov.au](https://dsh.gov.au).



## Top tips to safeguard your home against unforeseen events

### Start preparing your home and family now for Summer

Your home is your safe space – it's where a lifetime of memories are made. So knowing your most valuable asset is covered against a multitude of risks can be incredibly comforting. Extreme weather conditions and unforeseen events can't be controlled but by being prepared and safeguarding your home, you can significantly reduce the impact of natural disasters like bushfires, storms and floods on your home, family and finances.

With summer fast approaching, now is the right time to prepare an action plan, undertake some maintenance around your home and make sure your home building insurance, as well as any other insurance policies you may have, are up to date.

To assist you in taking action before it's too late, DSH Insurance has put together some practical tips to safeguard your family and your home. This will help maximise your chances of getting back to normal following a bushfire or extreme weather event.

### Ensure your family's safety

First, sit down and discuss your options as a family. Nobody likes to think about a disaster, but preparation makes all the difference. Your family may not be together if a disaster strikes so it's important to discuss the most prevalent types of disasters in your area and identify what you and your family will do in each case. For instance, if you live in an area prone to bushfires or storms, create an emergency action plan for the safety of



your family and any pets. This might include identifying a meeting point in case family members are separated. Also check your emergency kit is fully stocked and stored in a place which is easy to access, and make sure all family members have emergency phone numbers stored in their mobile

phones, are familiar with local Emergency Service websites, and have downloaded 'Fire or Storm Near me' apps to monitor situations as they arise.

To assist you, DSH Insurance has developed a Natural Disasters – Homeowners Information Pack which includes a Household Evacuation kit, information on different types of natural disasters, and useful links for emergency situations.

### Protect your home

While you can't control the weather, you can control the condition and maintenance of your home, reducing the likelihood of irreparable damage to your property during a storm, flood or bushfire.



A range of general maintenance tasks can be carried out to reduce the risk of potential damage from events like floods, cyclones or fires. These include:

- Testing smoke detectors, alarms and fire extinguishers
- Cutting back trees and shrubs
- Cleaning up leaves and twigs around the property
- Removing and storing flammable items (including wood piles) well away from your house
- Cleaning gutters and downpipes
- Checking you have hoses and that they are long enough to reach around your house
- Inspecting your roofs for missing, loose or damaged tiles and leaks, and
- Checking the condition of external walls and cladding and sealing any gaps

Any repairs or renovations done in and around your home should only be performed by qualified tradespeople to ensure work is undertaken properly and, where applicable, to the required standards.

Lack of maintenance and work

### Are you aware of the Veterans' Home Care (VHC) Program?

If you are eligible and live in a bushfire prone area, the VHC Program may be able to arrange safety-related garden maintenance options such as a one-off yard/gutter clean.

Call the VHC Assessment Agency on **1300 550 450** to discuss or to find out more, go to [dva.gov.au/health-and-treatment/care-home-or-aged-care/help-so-you-can-stay-your-home](https://dva.gov.au/health-and-treatment/care-home-or-aged-care/help-so-you-can-stay-your-home).

undertaken by non-qualified tradespeople may not only contribute to more damage to your home but can also result in a reduced claim payout or even rejection of your claim. It's essential to understand that each claim on a home building insurance policy is assessed on a case-by-case basis, and a claim may be refused if you have failed to take reasonable care to protect and maintain your home and property.

### Check your Insurance

It's easy to think you have insurance but most of us don't undertake regular reviews. Check to make sure your home building insurance and any other insurances are up to date, whether you're adequately covered, and whether you need to include any extra cover. It's also important to read your policy documents and relevant Product Disclosure Statements so you are aware of exactly what you are covered for.



By taking time out to follow these tips and advice, you'll be ensuring your family, pets and property are protected. This will give you peace of mind that you are prepared if things get out of hand.

Log on to [dsh.gov.au](https://dsh.gov.au) and access our Natural Disasters – Homeowners Information Pack from the Forms and Publications page.