

Defence Service Homes (DSH) Insurance



Newsletter

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

Web: dsh.gov.au Email: dsh@dva.gov.au Tel: 1300 552 662

Welcome to publication issue 5

In this issue we share top causes of car claims for 2021, latest weather updates for summer, information on how your premiums are calculated and more!

As the year draws to a close, we'd like to thank you for your support. We want our newsletter to remain a useful resource for you, so reach out to us anytime if you have feedback or ideas for how we can better support you.

However you choose to celebrate, from all of us at DSH Insurance, we wish you the best this holiday season.

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 at dsh@dva.gov.au or call on 1300 552 662

How your premiums are calculated?



From the location of your home to construction type, several factors can affect your home building insurance premiums. DSH Insurance takes a range of factors into account that may have an impact on the calculation of your premium:

Your home – including the location, construction materials, the year your home was built and the type of

building. If the home is located in a region prone to natural disasters or constructed of materials that presents a higher risk, the premium will be higher.

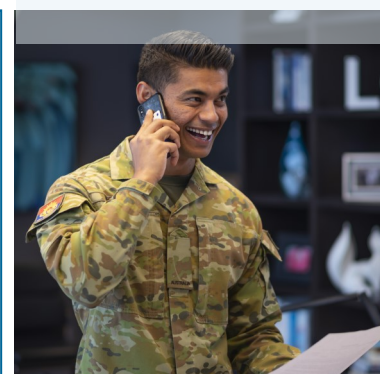
The Sum Insured value – the higher the sum insured, the higher the premium.

Past claims experience – premium may be lower if you have a good claims history but higher if you have made a number of claims in the past.

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.

Home occupancy – if you are renting out your property, or your home is

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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 or call on 1300 552 662 to get your details updated.

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unoccupied for a certain amount of time, it may affect your premium. Our approach to premium pricing ensures each policyholder is charged a premium, which is in line with the level of risk of the policyholder and their property.

Why your premium may change

Sometimes premium prices will go up across the board, and sometimes your own premium might change because your level of risk has increased. Each time you renew your insurance, your premium is likely to change, even if

your circumstances have not.

There are many factors that may change your premium in any given year, examples include the amount your building is insured for, your claims history, our accessibility to more accurate data available and changes to repair cost.



La Niña weather event declared for Australian summer — Bureau of Meteorology (BoM)

Bureau of Meteorology's (BoM) has declared a La Niña weather event, with much of Australia's east and north facing a cool, damp and stormy summer¹.

BoM has tipped wetter than average summer time conditions with widespread and prolonged flooding across much of the country, even in areas that have previously been dry, with homes, businesses and farms all at risk of damage. The first rains of the

northern wet season have arrived earlier than typical too, with December rainfall forecast to be above median for most of Australia, meaning that the window of opportunity to prepare for an increase in heavy downpours is shorter than it typically would be².

While Bureau climatologists will continue to closely monitor, it is important communities make sure they are storm ready. The more you can do now to prepare, the less

likely you'll end up needing emergency assistance when these weather events hit. To assist you, [DSH Insurance](#) has developed [Natural Disasters – Homeowners Information Pack](#) which includes a [Household Evacuation kit](#), and [useful links](#) for emergency situations.

Is your home ready for a cyclone, flood or bushfire?

There are simple things that you can do around your home to prepare it for an extreme weather event - as simple as testing your smoke detectors, mowing your grass and cleaning your gutters. Click here to know how to be summer ready!



References

¹ media.bom.gov.au/releases/904/cyclones-flooding-risk-highlighted-in-bureaus-severe-weather-outlook/

² bom.gov.au/climate/outlooks/#/overview/summary

Top three causes of car crash for 2021— Are you covered?



Any time a driver pays attention to anything that is not the road in front of them, they increase their likelihood of causing an accident. However, not all vehicle damage is due to driver negligence.

Car claims data compiled by QBE Personal Lines claims for car insurance in 2021¹ (from 1 January to 31 October 2021), reveals the top 3 car claims:

- Vehicle collision
- Windscreen damage
- Storm or hail damage

Assistant Director George Pipertzis at DSH Insurance says car accidents are an unfortunate but common occurrence and not all claims lodged are the result of vehicle collisions.

‘As per the QBE car insurance claims data, it seems this year so far collision was the major cause of claims, representing 63.2% of all motor claims with windscreen claims at 25.8% and vehicle damage due to storm and hail at 4.7%.’

‘Generally bumper-to-bumper nose-to-tail crashes are the most common type of fender bender on Australian roads but according to the QBE car insurance claims report, the major causes of collision claims were vehicle damaged whilst parked and vehicle colliding with fixed property.’ says Pipertzis.

There has been an increase of car claims in recent years due to ex-

treme weather events specifically along large parts of the east coast of Australia.

‘The last 12- 14 months have seen an increase in the frequency and severity of weather events, and one only has to look at the recent flooding and the hailstorm all occurring close together.’

Is hail damage covered by car insurance?



This depends on the level of car insurance one has. If you have comprehensive car insurance, it's very likely that you'll be able to claim for damage as a result of hail.

‘Comprehensive* car insurance generally will cover for any damage that comes as a result of a hail storm, this can be smashed windows or dented bodywork but it could even be a total loss, if the damage is bad enough.’ says Pipertzis

[Click here to access our range of insurance services](#)

References

¹Based on QBE Personal Lines claims for car insurance 1/1/2020 – 31/10/2021

*Any damage that occurred prior to the policy being incepted will not be covered

Disclaimer

This Motor Vehicle insurance is issued and underwritten by QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE). Defence Service Homes Insurance Scheme (ABN 97 191 187 638, Authorised Representative Number 269 008) (DSHI) is an authorised representative of QBE and is authorised to distributed Motor Vehicle insurance on behalf of QBE. Any advice provided is general only and has been prepared without taking into account your objectives, financial situation or needs and may not be right for you. To decide if this product is right for you, please read the Motor Vehicle [Product Disclosure Statement \(PDS\)](#), [Target Market Determination \(TMD\)](#), and [Financial Services Guide \(FSG\)](#).

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](#)

Is your policy up to date?

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

Email us at dsh@dva.gov.au

Hours of operation during Christmas

Our staff will be working through the Christmas shut down (except national public holidays) with a slight reduction in hours.

Our dedicated **afterhours service** is on standby to provide support with damaged sustained to properties.

Below are the office hours of operation for 24, 29, 30 and 31st December 2021

All states (except WA)

8am - 4pm local time

Western Australia (WA)

6am - 2.45pm local time

Wild weather affect—remain alert of disaster chasers



Tornadoes and heavy rain ripped through Queensland and regional New South Wales damaging vehicles, homes and business. Freak hail storms swept across South Australia, bringing flash flooding, destructive winds, and blackouts to large parts of both South Australia and Victoria. . Post-event analysis reveals that this event affected all states of Australia (except Western Australia) and ended on 16th October 2021. There have been over 400 claims lodged for this weather event alone.

DSH Insurance received claims for, hail, storm and rainwater related damage within the first few hours of the event. Our assessors, builders, and other service providers mobilised in the days following the events and remain here to support our affected policyholders. Providing emergency support to vulnerable policyholders in need of assistance was our

priority in the immediate aftermath of the storms.

As recovery continues, please remain alert to ‘disaster chasers’ offering assistance to customers who are not DSH Insurance recommended suppliers. They may door knock neighbourhoods, claiming to have identified damage at your property, or in some very bold cases, they may claim that they are here at the behest of DSH Insurance – please cross check with us once.



[Click here](#) to know more about our claims processes, procedures and contacts.

OPEN ARMS

Veterans & Families
Counselling

Open Arms has a range of specialised services to provide the support and care you need, with staff who understand veteran and defence culture. [Click here to find out more](#)

[Find out more](#)



Building Cost Calculator

Our online calculator helps you 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.



Australian Government
Department of Veterans' Affairs

Veteran Health Check

- ✓ Stay Healthy
- ✓ Feel Better
- ✓ Get Connected

To find out more visit
www.dva.gov.au/veteranshealthcheck