

Defence Service Homes (DSH) Insurance

DEFENCE
SERVICE HOMES
INSURANCE SCHEME



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 2021

Happy New Year to all our readers and best wishes for 2021.

2020 was a challenging year for many, from floods to fires and hailstorms to global pandemic – we've navigated some incredible challenges together.

So let's start 2021 on the right foot. Now is a good time to review your insurance needs, and set yourself up for the year with our friendly team of insurance professionals on your side - [explore your options today!](#)

From the entire DSH Insurance team, a warm thank you for your continued support, loyalty, and feedback over the past 12 months.

Relocating? Here's what you need to know about your Insurance



It's that time of the year when many Defence families are on the move, which means additional tasks to fit into an already busy time of the year.

Have you added home building and contents insurance in your 'to-do' list? Did you know your insurance premium may increase or decrease as a result of the move?

If you're relocating to a bushfire, cyclone or flood prone areas then be aware of insurance embargos that can potentially restrict you

from insuring your new home in these areas that possess higher risk than normal- putting your home and valuables at risk.

How can I Avoid Insurance Embargo?

- Buy your home and contents insurance in advance of a natural disaster season wherever possible.
- Avoid your insurance policies lapsing by renewing before they expire.

The length of time an area is under embargo varies – some areas may be embargoed for 24 hrs, while others may be embargoed as long as the threat remains.

If an embargo is in place in your area, DSH Insurance will advise of this when you are making your application and offer to contact you when the embargo has been lifted to progress your application.

[Find out more!](#)

Did you know?

You will soon get home building insurance quotes in real time!

Tailored for ADF members and veterans', who can now conveniently get a home building insurance quote online—accessible on all devices and available 24x7.

Coming Soon on our website!



Inside this issue

Relocating? Here's what you need to know about your Insurance	1
At DSH Insurance we walk the walk - A 2020 wrap-up	2
Advice on dealing with heavy rainfall and cyclones.....	2
Planning home improvements?.....	3
Veterans' Mates	4

At DSH Insurance we walk the walk-A 2020 wrap-up

At DSH insurance we continued to serve you through the challenging times, which meant identifying roadblocks and overcoming those through listening to your feedback.

Here are some of the changes we've made in last 12 months based on your suggestions.

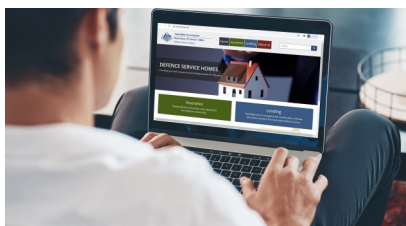
Addressed the disparity in eligibility criteria

We expanded access to our home building insurance for additional 600,000 veterans and members of the Australian Defence Force



regardless of their type or length of service. This includes reservists, peacekeepers and widow(er)s.

[Find out more](#)



Support during the pandemic

We put in place arrangements to ensure the health and safety of our policyholders, loss adjusters and building contractors, and our team continued to work at full strength, focused on providing you with prompt responses to queries and claims.

Seamless claims process

Provided claims assistance to over 1,400 policyholders affected by the numerous catastrophe events in 2020, from the bushfires through to several severe storms, floods, and multiple hailstorms.

User centric new website

You pointed out specific changes, we listened and gave our website a fresh face - giving you access to

latest information and resources.

Staying connected

Launched an e-newsletter providing you with a quarterly dose of news, events and latest insurance updates – right to your inbox.

Clear next steps – go to guides

Our easy-to-understand FAQ's on our website guides you along the way by answering your most-asked questions and recommending next steps – saving you time. [Find relevant FAQ's here!](#)

As we head into the first few months of 2021, our most significant mission, as always, continues to be providing you with the very best when it comes to all things insurance. We've got some exciting improvements to share with you in coming months, so stay tuned and stay in touch — we're just getting started.

Got more feedback? You can email us your suggestions at dsh@dva.gov.au

Advice on dealing with heavy rainfall and tropical cyclones into early 2021



Last year, the Bureau of Meteorology declared that a La Niña event had developed in the

Pacific Ocean, which would bring more rainfall across much of Australia through spring, and more tropical cyclones in the country's north. While a La Niña usually lasts for between 9 and 12 months, the previous one lasted longer (2010–2012), bringing with it the wettest two years on record.

Climate models indicate the La Niña is likely to persist until at least the early part of 2021, bringing heavy rain, high winds and hail, causing potential damage to homes, affecting families and finances.

To assist you, DSH Insurance has developed [Natural Disasters –](#)

[Homeowners Information Pack](#) which includes a [Household Evacuation kit](#), and [useful links](#) for emergency situations.

Maintaining your property is your first line of defence against extreme weather conditions. Now is the time to take care of the gutter clearing and yard tidying that you've been putting off.

Got an insurance claim?

Email: 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 it's an emergency, call us! **Phone:** 1300 552 662

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.

Planning home improvements? Important facts to consider

A cheery front-door colour, new tiles on the entrance and a touch of landscaping can do wonders for your home aesthetics and make a lasting impression on guests. But have you informed DSH Insurance of these changes or referred to your home building insurance policy to check if you're adequately covered?



The rules around home improvements are more than a mere box ticking exercise. There are 'before and after renovation' steps that DSH Insurance policyholders should keep in mind, as George Pipertzis, Assistant Director, Underwriting at DSH Insurance, explains.

"If you plan to carry out any structural works to your property, you should inform us to confirm you have sufficient cover in place", says George. *"Altering the structure of the home could impact your home building insurance cover sum insured value."*

"It's important to read your [Product Disclosure Statement \(PDS\)](#) to check you have the cover you need during the renovation. If in doubt, give us a call", adds George.

George's key points to remember before and after the renovations:

- First up, refer your home building [Product Disclosure Statement \(PDS\)](#) to ensure your home is covered when under renovation. Contact us if unsure.
- Consider project timelines - start to completion and whether you'll be staying at the house or moving out during the work.

- Ensure you have necessary plans and permits.

- Your builder's or tradespersons details and whether they have the required insurance.

Once the renovations are complete, it's suggested to calculate adequacy of your sum insured via [Building Cost Calculator](#) available through our independent insurance partner Core Logic. Determining the correct sum insured is critical to ensure you're covered in the event of a claim. If your sum insured is too low, you might not be able to rebuild your home or replace its contents.

[Email](#) us in case you would like to increase your sum insured.

George's tip on renovation?

Repairs or renovations done should only be performed by qualified tradespeople to ensure work is undertaken properly and, where applicable, to the required standards.

"Work undertaken by non-qualified tradespeople may not only contribute to more damage to your home but can also result in damage that is not covered by your insurance policy, which can potentially mean a reduced claim payout or even rejection of your claim. Always refer to your policy wordings to be on the safer side."

"When it comes to renovating there's more to consider than just cover for belongings. Tradespeople need to have Professional Indemnity and Public Liability Insurances in place as well, so before engaging any tradies, check they've got their insurance sorted" says George.

"It is also important to check your [Product Disclosure Statement \(PDS\)](#) as it may not cover you for work such as an opening in your roof, or for accidental damage."

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

I suggest you refer your policy to make sure it covers the type of renovations you are doing," adds George.

So, does that mean insurance premium will go up?

"If your house increases in size due to the renovations taking place and would cost more to rebuild if in the event of a total loss claim, then your premium might increase depending on whether the current sum insured amount is adequate. You can check your sum insured through our [home building calculator](#) and accordingly notify us [via email](#) to update your policy details."

Being insured is being confident. Some people revel in home renovations; others balk at the thought. Whatever camp you fall into, it's important to be sure you get back to normal if the unexpected happens. Got questions for George? Email today: dsh@dva.gov.au

Bio: George Pipertzis is a general insurance professional with over 30 years' experience in the insurance industry with in-depth knowledge of General Insurance Products, claims and Insurance supply chain management.

Disclaimer: Article is based on general insurance advice that only applies to DSH Insurance building Product Disclosure Statement (PDS). Each PDS is different based on individual's unique needs, so please refer to your PDS before commencing any renovations.

Veterans' MATES



DVA's Veterans' Medicines Advice and Therapeutics Education Services (Veterans' MATES) program helps to improve the health of the veteran community by encouraging better use of medicines and health services.

A team of clinical experts contribute to the writing of current health and medicine information, which is specifically tailored for veterans and their treating health professionals. The educational material is then sent to members of the veteran community who may benefit, their general practitioners, pharmacists and other health professionals providing care.

Since inception, the program has reached more than 300,000 DVA clients, 33,000 doctors, as well as pharmacies and aged care facilities. It has covered a large range of health conditions including pain, diabetes, insomnia, depression,

falls, osteoporosis and wound care. Topics released in 2020 include *Recovering from pain*, *Keeping well during COVID-19*, *Mental well-being during and after COVID-19*, and *Helping you stay active* and *Taking steps to live well with heart failure*.

The national program is evaluated using surveys provided at the time materials are distributed and analysis of health claims data.

Over the past two years, 70% of DVA clients and 80% of general practitioners who have provided feedback through the surveys have found the educational materials beneficial.

For further information, advice and resources, visit the [Veterans' MATES website](#).

*Article promotes DVA services. DSH Insurance doesn't own the content. For more information click on the link above.

Are your details up to date?

Moved house? Got a new phone number? Make sure you've updated your contact details with DSH Insurance.



Keeping your contact details up to date like your mobile phone number and email address, helps us make sure we're talking to the right person whenever you contact us.

The easiest way to update your details is to send us an email at dsh@dva.gov.au or call on **1300 552 662** to get your details updated.

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 [click here to find out more](#).

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.



Building Cost Calculator

Use our online calculator and check the *Sum Insured* value of your home.