

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 4

In this issue we share the launch of our easy to use home building insurance online quoting tool, expert advice on how to get more out of your home contents insurance policy through accidental damage cover, top tips on 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.

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

Don't over estimate your insurance needs - DSH Insurance launches online quoting tool



Eligible veterans and Australian Defence Force (ADF) members can now receive an online quote for their home building insurance at their convenience, any time. DSH Insurance has launched an [online quoting tool](#) that's accessible through its website on all devices.

DSH Insurance National Manager Leona Hardman says the tool helps customers determine how much their

home should be insured for, reducing their risk of underinsurance in the event of an unforeseen incident.

'Estimating the numbers when it comes to home building insurance can be overwhelming,' Ms Hardman says. 'It can be easy to over or underestimate your insurance needs. This new online tool will help remove some of the stress that can be associated with this important risk assessment. 'This is particularly important for those veterans and Australian Defence Force (ADF) members living in areas such as northern Australia, which are at higher risk of cyclones and other natural catastrophes. *Continues on page 2*



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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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The online tool tailors your policy by asking a series of questions about such things as the location and features of your home, leaving no room for assumptions. It also confirms eligibility and provides

accurate estimates in minutes. Explore our convenient, easy-to-use [quoting tool today!](#) DSH Insurance is committed to putting our veterans and their families first. Coupled with expansion in eligibility criteria to include all

current and former ADF members with at least one day of service, we are delivering on that commitment by providing a more contemporary service experience, while retaining our key strength of personalised approach.



For more information on DSH Insurance products, visit www.dsh.gov.au/insurance or call 1300 552 662.

Staying at home? Home Contents Insurance-Accidental Damage Cover is for you

Imagine the following scenarios, while taking in the morning news, you spill your coffee on your new lounge and you can't clean it; or maybe while running around the house your kids knock the TV off the stand onto the floor causing it to break. No matter how careful we are, accidents can still happen around the home.

'DSH Insurance – Home Contents – Accidental damage extension is an optional cover that protects you against those unexpected mishaps in your home like red wine spills or children's toys damaging your TV screen(s),' says George Pipertzis, Assistant Director Underwriting at DSH Insurance.

'Our Accidental damage extension cover might be useful for people working from home especially during lockdowns with kids home-schooling as this increases the risks

of accidental damage to your home contents', says George.

How is the Accidental damage cover different to Contents Insurance?

'A typical home contents insurance policy may not cover damage caused by you or your family to contents contained inside your home. However, by purchasing the Accidental damage cover option, you will receive additional cover for damage to contents inside your home that is accidentally damaged by your family or your guests.' says George.

How can you arrange Accidental damage cover?

If you already have home and or contents insurance with DSH Insurance, then you simply need to contact us and request purchasing Accidental damage extension cover.

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Building Cost Calculator

Visit 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.

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What Accidental damage extension option doesn't cover?

Accidental damage extension generally does not cover damage to sporting equipment, watercraft, model aircraft, drones or ride on equipment. It also does not include small screens such as iPad inside home. Accidental damage cover also does not cover loss or damage for portable contents outside the home, if you require cover please contact us to consider the Valuables option.



For a full listing of what is covered and excluded under the Accidental damage extension option and to decide if this Accidental damage extension option is right for you please carefully read the [Product Disclosure Statement](#).

Got questions for George? Email at dsh@dva.gov.au

Disclaimer

This Home Contents Insurance Policy is issued by QBE Insurance (Australia) Limited (AFSL 239545) and distributed by The Defence Service Homes Insurance Scheme (also known as DSH Insurance or DSHI) ABN 97 191 187 638, with Authorised Representative number 269 008 on QBE's behalf. 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. Read the [PDS](#) to decide if this product is right for you.

Overcoming the challenges of frequent relocation

Australian Defence Force (ADF) families often have to relocate every few years, which can be both an exciting and a daunting prospect – some big decisions need to be made, the most important one being where you're going to live. Children's education, distance to work for both the member and spouse/partner, home insurance

and lifestyle preferences are all factors to be considered. RAAF partner for more than 20 years, Michelle Hoare believes that Defence families need to be well informed and should try to plan their move. Our first move was a bit of a blur for me,' she says. 'Luckily my husband grew up in a military family and knew how to manage it all. Once we had children, it added more complexity than when we moved as a couple.' Planning and being organised weeks prior to moving decreases the anxiety associated with the many deadlines looming. Michelle suggests starting to run your fridge and pantry down to avoid wasting food in the final packing at the end. 'The less you have to move, the less you have to unpack. We have a bit of a rule that if you haven't used it in the last posting it's time to let it go. 'The hardest moves for us were when our daughters were younger. Long travelling days often create very tired children. And adults. Ensuring everyone remained well fed was key to happy children in unfamiliar surroundings. I'd collect small toys and card games to provide the girls with entertainment on short notice.' ADF partners face a number of challenges balancing their careers with the demands of military life. A recent survey of ADF families found it difficult to re-establish their own employment following relocation. 'With frequent relocations, sometimes the resume of an ADF partner can be lengthy and varied. I think it's good to consider the transferable skills gained from managing relocations. Skills such as versatility, resourcefulness and adaptability make ADF partners effective project managers. These types of skills are invaluable to a potential employer.' Over the years, Michelle has learnt the art of balancing career with the demands of frequent relocation. 'I managed to secure a job in Sale, Victoria and



then we were reposted to Canberra. Assuming my employer would decline my request, I asked to work remotely. But she agreed and we trialled working remotely for three months. It pays to think outside the box because I ended up working for that organisation from Canberra, Townsville and Canberra again for eight years.'

So what is the easiest part of the move? Updating our insurance policies', says Michelle. 'Before we discovered DSH Insurance, we were with a other providers over the years. After a discussion with my father-in-law (who is a Vietnam veteran), we discovered that DSH Insurance was also available to us. It's now a lot easier just to change our address with the same organisation each time we move. 'We found the premiums to be competitive and it was a simple and straightforward process. DSH Insurance also have [contents insurance](#) underwritten by QBE insurance. The "change of site" additional benefit covers you in your old location and the new location, which is reassuring during the moving process. The team is courteous and provides support at every level of your move.'

If you are moving into a new home within Australia, the DSH Insurance [Home Contents Insurance Policy](#) provides cover for your contents at both sites for a maximum of sixty (60) days. Notification of your change of address needs to be made within sixty (60) days of first moving to the new home.

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.



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](#)

Lack of maintenance and work 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.

[Click here to access Natural Disasters – Homeowners Information Pack.](#)