



If you have damage to your property from a natural disaster you may need to make a claim against your DSH Insurance Policy. We understand that this may be the first time you have had to make a claim and have outlined some steps below to assist you through this process. To make a claim call us on **1300 552 662**.

1

SAFETY FIRST - Your safety is priority. Only enter damaged buildings if it is safe to do so. Always follow directions of emergency services regarding access to your property and the general area.

2

MINIMISE YOUR LOSS - Protect your belongings. If safe to do so, take reasonable steps to prevent further damage - secure the property, move contents to an undamaged area or organise temporary repairs. Keep a photo/video record of your property and contents as it will assist if you need to make a claim in the future.

3

MAKE A CLAIM - To lodge a claim :
Call DSHI on 1300 552 662
Complete our [online form](#), or
Email dsh@dva.gov.au

4

CREATE AN INVENTORY - Make a list of the damaged items. Damaged or soiled items that may pose a health risk such as mouldy carpets or soft furnishings can be moved to a safe area or discarded but photograph them first and keep a small sample.

5

WORK WITH YOUR ASSESSOR OR BUILDER - Many claims may involve a visit from an assessor or builder assigned by DSHI. The assessor's task is to inspect the damage and report back to DSHI on the circumstances of the loss and the extent of damage.

6

SPECIALIST REPORTS MAY BE REQUIRED - In some circumstances DSHI may need to obtain specialist reports from engineers, building consultants or other experts. Once the necessary reports are received, DSHI will make a decision on the claim .

7

QUOTES AND SCOPES OF WORK - Usually DSHI will organise builders to scope and quote on the repairs. Review the Scope of Work carefully and ensure nothing is missing. If you have concerns about the Scope of Works, speak with us.

8

OBTAIN YOUR OWN QUOTE - Sometimes you may be asked to obtain your own quotes from tradespeople for DSHI to consider.

9

REPAIRS AND REPLACEMENTS - During large disasters insurers prioritise repairs for those most in need. Once quotes and Scopes of Work have been finalised, start dates for repairs can be agreed.

10

CASH SETTLEMENTS - In some circumstances, DSHI may consider cash settlement, this will typically be for the value that DSHI's builder could complete the work for.