

Who We Are

Financial Counsellors

Financial counselling is a free, independent, and confidential service available for anyone affected by a natural disaster. Financial counsellors are available at any stage of the disaster recovery process for referrals, and can provide a safe, non-judgmental service for people needing information, advice and support with some of the unexpected financial issues that can occur as a result of the disaster event.

Financial counsellors are professionals in the consumer and credit space, and can help you navigate some of the financial challenges experienced as a result of the disaster including:

- Understand and apply for income support and other disaster related entitlements.
- Re-establish identification paperwork, accounts and bills.
- Access up to date hardship options and specialist contact/access points within banking and other financial services sectors.
- Review common disaster related financial issues with insurance, support with referrals to legal support and managing a complaint with an ombudsmen service.
- Review your financial position and explore all debt reduction options.
- Identify and provide support with underlying financial challenges, issues or vulnerabilities that have been exacerbated by the disaster.



Contacts

Financial Counsellors' Association of QLD
www.fcaq.org.au
admin@fcaq.org.au

The National Debt Helpline is available for calls and referrals on 1800 007 007
<https://ndh.org.au/>

The Small Business Debt Helpline
1800 413 828 <https://sbdh.org.au/>



Financially preparing and responding to Disasters



Find your nearest
Financial
Counsellor

Emergency Financial Toolkit

It is not always possible to prepare for an unexpected natural disaster. However, many Queenslanders are well-versed in stocking an emergency kit just in case of an unlikely event. In it you'll maybe find the old battery-radio, torches, candles, and these days the external phone charges. Hence, it is also worth considering an 'emergency financial kit'.



Important Documents and ID

- Kept in fire resistant and waterproof safes
- Electronic copies kept on an external hard drive or through online Cloud storage



Emergency Savings

- That at least matches your insurance excess for home and contents insurance
- Cash reserves in the likely event of power outages for essential goods



Insurance Information

- Know your PDS and what you are / are not covered for
- Know your insurers claim's process and be prepared e.g. cloud-based photos
- Mitigate the risk of under-insurance by using a trusted Home Insurance calculator
- Consider insurer 'safety-nets' to cover additional costs like rebuilding to code or increased building expenses

Know Your Financial Rights

Services Australia provides specific financial support to help people directly affected by a disaster event, such as flooding, in disaster declared areas.

If you have a mortgage, credit card, car loan, personal loan or other forms of credit and cannot afford to meet your normal repayments, you have the right to ask your creditor for hardship assistance. Disasters are a reasonable cause for requesting hardship assistance from your creditor and many businesses now offer options like 3-month moratoriums on repayments unprompted. Your creditor may be able to offer options that will help you reduce or defer your repayments for a longer period of time so it's always best to keep them informed of any issues as they arise. But if at any time you are unhappy or unsure about a financial situation, there are a range of community services, like financial counsellors, and independent dispute resolution schemes available to you.

Insurance Claims:

- The Insurance Council of Australia has activated a special phone hotline for disasters: 1800 734 621. It also has a website at www.disasters.org.au, which provides detailed information on the support available and the process for lodging claims.
- Take your time and access support, information and resources when considering your insurance claim options.
- Cash settlement offers may not always cover the cost, stress and warranty of project managing your own rebuild
- Be wary of dodgy tradespeople or repairs looking to take advantage of disaster settings with special 'one-time' offers

Who Can Help?

Australian Financial Complaints Authority (AFCA)

- If you encounter difficulties with a financial hardship application, you can register your dispute with AFCA, either by telephone on 1800 931 678 or using our online complaint form at afca.org.au/make-a-complaint.
- AFCA regularly resolve disaster related insurance issues e.g. the denial of a claim due to an exclusion or condition, delay in claim handling, claim amount and financial difficulty.

QLD Ombudsmen

- EWOQ - We're a free, fair and independent dispute resolution service any disaster related issues with your electricity, gas or water provider. If you're unhappy with their response or they can't help you, you can [make a complaint online](#) or call us on 1800 662 837.
- TIO - If you are in a bushfire or flood-affected area and have tried to fix your phone or internet issue with your telco but couldn't, contact us on 1800 046 686 or 03 8600 8308 or make a [complaint online](#).

Legal

- Legal Aid QLD - Call our disaster legal help line on 1300 527 700 to get help with issues you may face when your property has been damaged by a disaster or severe weather. We also have [factsheets and guides](#) available giving you information about making an insurance claim after a disaster or severe weather.
- Financial Rights Legal Centre - Have you suffered damage to your home, contents or motor vehicles after an extreme weather event? Whether you have been affected by a cyclone, bushfire, hailstorm, earthquake or flood, Financial Rights has information that can assist with insurance questions and related disputes. <https://financialrights.org.au/getting-help/extreme-weather/>