



# Have you been affected by a natural disaster?

Damage to property caused by natural disasters can affect anyone and often catch us unprepared. It can be very disruptive as people rush to have urgent repairs carried out. NSW Fair Trading and other service providers can assist.

## Home Repairs

Before undertaking repairs, make sure the tradesperson is licensed for the job that needs doing. You can check a tradesperson's licence on the Fair Trading website. Carefully read contracts before signing them and make sure you understand any terms and conditions.

## Warning - travelling conmen

Beware of travelling conmen and unlicensed traders, who target disaster-affected areas, offering cheap, cash-only repairs to roofs, driveways and damaged trees.

If you take up such offers, you run the risk of:

- substandard work
- being left out of pocket if the trader disappears before finishing the job
- being unable to contact the trader once they have been paid, and
- paying more to have a legitimate tradesperson repair shoddy work.

Before you employ a tradesperson:

- check your insurance policy and find out if you are covered
- ask around for suitable tradespeople and get quotes
- Ask for a tradesperson's full name and licence number and check they are licensed to do the work
- do not pay in full up front
- be wary of door-to-door offers - get proof that the tradesperson is offering the deal legally and appropriately
- check with your local council if a building permit or other approval is needed.

## **Renting your home**

Landlords and tenants have rights and responsibilities if their rental property has been affected by a natural disaster, including arranging for urgent repairs, cleaning or clearing any debris caused by a disaster and arranging for utilities to be restored if they were cut-off due to damage to the property. More information on natural disasters in a tenancy is available on the Fair Trading website.

## **Rented caravan damaged or uninhabitable**

You can terminate your agreement immediately and go elsewhere. You need to notify the Park Manager. You need to give a notice of termination in writing.

## **Furniture or personal belongings damaged**

You need to contact your own insurance company about your contents insurance policy. If you need disaster assistance, visit the Emergency New South Wales website at [www.emergency.nsw.gov.au](http://www.emergency.nsw.gov.au)

## **Car damaged**

Contact your own insurance company to have the damage assessed. If the damage can be repaired, make sure you go to a licensed motor vehicle repairer.

## **Credit, debt and insurance problems**

Contact your financial institution or insurer in the first instance. If you are unable to resolve the issue, call the Credit and Debt Hotline on 1800 007 007.

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**[www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au) Enquiries: 13 32 20**

Language assistance: 13 14 50 (*ask for an interpreter in your language*)

Indigenous: 1800 500 330 TTY: 1300 723 404 for hearing impaired

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