



Temporary accommodation

A quick guide

This information sheet details the support available if you are unable to live in your home because of an insured event.

Claims under RACV Home Insurance policies are handled by the underwriter, Insurance Manufacturers of Australia Pty Ltd (IMA). References to 'we', 'us' or 'our' in this document is a reference to IMA, not RACV Insurance Services Pty Ltd or any other RACV company.

When we can help

We may approve temporary accommodation when:

- your home is damaged by an insured event;
- you were living permanently in the home before the insured event;
- it's not safe or practical to live there; and
- we have accepted your claim.

What we might pay for (within policy limits)

- reasonable accommodation for you, your family and household pets
- necessary living costs that are higher than normal (e.g. mail redirection, utility reconnection)
- removal, storage and return of contents if required
- pet boarding or transport if they can't stay with you
- if you can stay onsite but services are unusable, portable facilities such as a bathroom, kitchen or generator.

Duration and limits

The amount of time we might cover your temporary accommodation is determined by your policy cover and how quickly your home is repaired.

Your cover starts from the time of the event and ends when your home is repaired or replaced, or when you reach your policy limit, whichever happens first.

The coverage limit shown on your Certificate of Insurance applies. The benefit is paid on top of your Buildings or Contents sum insured, depending on your coverage type.

Types of accommodation we commonly approve

Length of Stay	Accommodation Type
Short stay (up to a few weeks)	Hotel, motel, cabin, serviced apartment
Medium stay (weeks to 3 months)	Serviced apartment, short-term rental
Long stay (over 3 months)	Residential lease, plus furniture hire if required
Staying with friends or family	A daily allowance for extra utilities (excludes normal expenses such as food)

How costs are paid

- **Option 1:** We make the arrangements and pay suppliers directly.
- **Option 2:** You make the arrangements after we provide pre-approval. You cover the upfront payment and we will reimburse you up to the approved amount.

Key things to remember

- always talk to us first, costs arranged without written approval may not be covered
- after severe weather, temporary accommodation options may be limited due to high demand. This can lead to increased prices, which may affect how far your allowance goes. We understand this is beyond your control and will work with you to find the best available option
- if repairs are delayed for reasons beyond our control (e.g. council approvals), you may reach the time or monetary limit and further costs will be your responsibility
- cover stops when you're able to safely return home, or we settle the claim in full (for example, through a cash settlement—see the separate brochure)
- normal living expenses such as groceries, mortgage or personal phone bills are not covered under temporary accommodation.

We're here to help

Call us on 131 903 or visit racv.com.au/help-and-support.html

We're here to help if you need extra support, this could be due to financial hardship, language or literacy challenges, disability, mental or physical health conditions, and conduct of others such as act of violence, intimidation or financial abuse.

If you feel comfortable, we encourage you to let us know what help you need.

We offer interpreter services in over 150 languages, relay services for people who are d/Deaf or hard of hearing, financial assistance, and support for those affected by family violence.

You and your family can also get *free, confidential counselling* through our partner, Sonder. Everything shared with Sonder stays private, and using the service has no effect on your policies. To connect with Sonder, give us a call on 131 903 and our team will put you in touch.