



**Australian Government**  

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**Department of Veterans' Affairs**

## **Factsheet HAC02 – Defence Service Homes Insurance**

### **Purpose**

This Factsheet describes the Defence Service Homes Insurance Scheme which is available to eligible veterans, serving members of the Australian Defence Force (ADF), Reservists or a widow/widower of any of these persons.

### **How do I qualify?**

You can insure your home with the Defence Service Homes Insurance Scheme (DSHIS) if you are an Australian veteran, a serving member of the ADF, a Reservist, (or a widow/widower of any of these persons) who qualifies for:

- benefits under the *Veterans' Entitlement Act 1986*;
- a loan under the *Defence Service Homes Act 1918* (whether used or not, or even if the loan has been paid out);
- a Home Support Loan;
- a loan under the *Defence Force (Home Loans Assistance) Act 1990*; or
- a subsidy under the *Defence Home Ownership Assistance Scheme Act 2008* (DHOAS), whether used or not.

### **What does the Scheme offer me?**

This Scheme offers you building insurance with:

- a broad coverage – including flood and action of the sea;
- economical premiums;
- no excess - other than for earthquakes and some accidental damage claims;
- flexible payment options including pay by direct debit, at no extra cost; and
- friendly, personal and helpful service.

### **Are other personal insurances available?**

Yes, DSHIS has arranged other insurance packages including contents, car, caravan, pleasure craft, residential landlords liability, travel, and compulsory third party (for QLD & NSW only).

These products are underwritten by QBE Insurance (Australia) Limited  
ABN 78 003 191 035 AFS Licence No. 239545.

# Factsheet HAC02 – Defence Service Homes Insurance, *continued*

## Disclaimer

The information contained in this Factsheet is general in nature and does not take into account individual circumstances. You should not make important decisions, such as those that affect your financial or lifestyle position on the basis of information contained in this Factsheet. Where you are required to lodge a written claim for a benefit, you must take full responsibility for your decisions prior to the written claim being determined. You should seek confirmation in writing of any oral advice you receive from DVA.

## Related Factsheets

- [HAC01 Defence Service Homes Loans](#)
- [HAC05 Home Support Loans](#)

## Related Forms

- [D7529 Application for Home Insurance](#)
- [D7611 DSH Building Cover Eligibility Application](#)

## More Information

### DSHS Enquiries

Phone: 1300 552 662 \*

[Email](mailto:dsh@dva.gov.au): dsh@dva.gov.au

[Website](http://www.dsh.gov.au): www.dsh.gov.au

### DHOAS Enquiries

Phone: 1300 434 627 \*

[Email](mailto:dhoas@dva.gov.au): dhoas@dva.gov.au

[Website](http://www.dhoas.gov.au): www.dhoas.gov.au

### DVA General Enquiries

Metro Phone: 133 254 \*

Regional Phone: 1800 555 254 \*

[Email](mailto:GeneralEnquiries@dva.gov.au): GeneralEnquiries@dva.gov.au

[DVA Website](http://www.dva.gov.au): www.dva.gov.au

[Factsheet Website](http://factsheets.dva.gov.au): factsheets.dva.gov.au

\* Calls from some mobile phones and pay phones may incur additional charges.