**‘Insure it. It’s worth it’**

**Scott Pape FULL video - Transcription**

**SCOTT:**

“It won't happen to me.” I mean, that’s what we tell ourselves, right? It’s almost impossible to imagine what it would be like to be struck by a natural disaster, until it happens. Well, it happened to me.

Two chimneys and a pile of rubble were the sum total of a lifetime of possessions. The realisation that everything was gone was like a hard punch in the guts. My wife and I only had the clothes we were wearing.

Still, we were luckier than so many people, because we had home and contents insurance. We were able to buy more stuff, and build again. But 1 in 2 Victorians either have no insurance, or they’re under-insured. So ask yourself - whether you own or rent - do you have insurance? Do you have enough insurance to cover everything if a disaster strikes?

And if you think you can't afford insurance, or that what you have isn’t worth insuring, think about everything you own. It really adds up. How much would it cost to replace it all?

If you're a renter or owner, there are insurance products on the market for you, to cover your household possessions. And you might be surprised to discover just how little it costs to get enough insurance to cover it all.

Without it, it could take you years to get back on your feet again. And look, government support will never be enough to replace everything and get you back to where you were. That’s why having insurance is an absolute necessity.

So please, don’t risk it. Don’t think “It won't happen to me”. Because I know that it can.

And if it does happen to you, I want you to be able to say to yourself, like I did, “I’ve got this. Everything’s going to be ok.” So, no matter how much or how little you own - Insure it. It’s worth it.