

What is the NSW Emergency Services Levy (ESL) and how does it affect your insurance premiums?

What is the Emergency Services Levy?

The NSW Emergency Services Levy (ESL) contributes to funding emergency services in NSW such as Fire & Rescue NSW, the Rural Fire Services and the State Emergency Services.

Background

The ESL was established by the Emergency Services Levy Act 2017 (ESL Act). It was introduced to contribute to the annual funding of essential emergency services. The ESL Act lists the range of new and renewing policies that must contribute. It includes most home, contents, and vehicle policies in NSW.

Each year, the Treasurer publishes a notice in the Gazette by April, that sets the total amount (called the 'contribution target') needed to fund a significant part of the estimated costs of the emergency services for the next financial year. The ESL Act also outlines how much percentage each policy type contributes to the whole contribution target.

What does this mean to household or business policy holders located in NSW?

Your Certificate of Insurance reflects any applicable ESL amount collected as part of your premium on behalf of the NSW Government to contribute to the essential emergency services in NSW in accordance with the ESL Act.

More information on the ESL

You can find more information about the ESL, on the [NSW Government website](#).

If you have any questions about your policy, please call us on **13 13 43** between 8am and 7pm Monday to Friday or between 9am and 5pm on Saturday (AEST/AEDT).