

25 January 2008

Flooding in Queensland

The Insurance Council today advised policyholders in Queensland who have been impacted by the flood waters to make contact with their insurance companies, so that their claims can be assessed as soon as possible.

When residents are able to return to their properties and make their own initial assessment, they should immediately contact their insurer to lodge a claim and clear up any insurance queries they may have.

“Insurers will work hard to assist policyholders to get the claims process underway quickly and as access to affected areas is opened insurance assessors will be moving in,” said Insurance Council, Chief Executive, Kerrie Kelly.

The Insurance Council encourages policyholders to:

- Make contact with your insurance company and seek advice about the claim process under your policy.
- Do not be concerned if insurance documents have been lost in the flood. Insurance companies keep records electronically and only require the policyholders’ name and address in order to locate a policy.
- Contact your insurer before authorising major repairs
- Water and mud damaged possessions, such as carpets and soft furnishings, can be removed from the building as part of the clean up. But if possible store items or take photos before removing your possessions so they can be inspected by your insurer.
- It will assist the claim process if you make a inventory of the possessions that have been damaged as a result of the flood.
- Insurance policies vary. Check with your insurer to see whether the following options are available under your policy:
 - The cost of removing insured debris from your home and surrounding property. (Check before arranging collection). Local councils may assist with the removal.
 - Temporary accommodation costs. (Conditions may apply – seek clarification prior to booking and paying for temporary accommodation).