

Friday, January 8, 2016

Insurance Council declares a catastrophe for bushfires in Western Australia's south west

The Insurance Council of Australia (ICA) has declared a catastrophe for bushfires still burning out of control in Western Australia's south west.

Hardest hit so far appears to be the town of Yarloop where about 95 homes are believed to have been destroyed, as well as businesses and infrastructure.

The ICA has yet to receive any reliable estimates of claims numbers given many evacuated residents have not yet been able to return to inspect their residences. Initial estimates put the value of insured losses in the tens of millions of dollars.

The extent of the destruction may still rise as bushfires continue posing a threat to homes and other property across the Shires of Harvey and Waroona.

Follow @ICAus on Twitter for updates on bushfire insurance claims and losses.

ICA CEO Rob Whelan said the catastrophe declaration would enable insurers to fully harness the industry's disaster response resources.

"The ICA has been liaising with the West Australian Government and emergency services, and has decided to escalate the industry's response due to the severity of the situation," Mr Whelan said.

Under the catastrophe declaration the ICA has:

- Established a taskforce of senior insurance industry figures to address and identify any issues that arise
- Activated its disaster hotline – **1800 734 621** – helping policyholders if they are uncertain which insurer they are with, or have general inquiries about the claims process
- Started preparing to send ICA staff to work in evacuation and recovery centres with affected policyholders and government officials

Mr Whelan urged residents in the bushfire-threatened areas to prioritise their safety over protecting property.

"The situation around towns including Yarloop, Waroona, Hamel and Cookenup remains dangerous and fluid," he said.

"We urge residents in those areas to closely monitor the situation and listen carefully to advice from the emergency services.

-MORE-

Friday, January 8, 2016

-CONTINUED-

“Insurers are already standing by to offer guidance and process claims, so anyone who’s suffered losses should contact their insurer as soon as they’re able.

“Insurers will prioritise these cases to help reduce the stress these policyholders are suffering.”

Other general tips for affected residents are:

- Listen to your [ABC Local Radio](#) station for updates and instructions from emergency agencies
- Remain vigilant after the fire
- Avoid damaged or downed power lines, poles and wires, and fallen trees
- Contact your insurance company as soon as possible and seek guidance about the claims process
- Do not be concerned if insurance documents are not readily at hand. Insurers keep records electronically and require only your name and address in order to find a policy
- When it’s safe, take pictures of damage to your property and possessions as evidence for your claim assessor
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs, and ask for the insurer’s permission in writing. Unauthorised work may not be covered by your policy

For more information on bushfire safety and insurance, visit:

<http://understandinsurance.com.au/types-of-disasters/bushfires>

-ENDS-