Heavy Rainfall & Flooding in Far North Queensland

The Insurance Council today advised policyholders in Far North Queensland and surrounding areas who have been impacted by the recent heavy rains and flood waters to make contact with their insurance companies, so that their claims can be assessed as quickly as possible.

“Insurers are working hard to assist policyholders to get the claims process underway quickly. When residents are able to return to their properties and make their own initial assessment, if their property is damaged they should immediately contact their insurer to lodge a claim and clear up any insurance queries they may have,” 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 as a result of damage caused by the severe weather. Insurance companies keep records electronically and only require the policyholders’ name and address in order to locate a policy.
- Water and mud damaged possessions, such as carpets and soft furnishings, can be removed from your property for hygiene reasons and disposed of as part of the clean up. Before removing your possessions, if possible, take photos and record details of items so they can be used by your insurer in the claim assessment process.
- It will assist the claim process if you make an inventory of the possessions that have been damaged as a result of the severe weather.
- Always contact your insurer before authorising major repairs.

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