

February 4, 2012

Catastrophe status declared for inundated south-west Queensland communities

The Insurance Council of Australia (ICA) has formally declared a catastrophe for inundated communities in south-west Queensland, including the Roma, Mitchell, Charleville and St George regions.

Mr Rob Whelan, CEO of the Insurance Council, said the declaration meant an insurance taskforce consisting of affected insurers had been established to identify and coordinate issues, and escalate the industry's response.

The ICA is working with Emergency Management Queensland and local authorities to help communities recover once waters recede.

Mr Whelan said evacuees should return to their homes only when emergency services declared it safe, and all those affected should not take unnecessary risks.

The ICA is operating its disaster hotline – **1800 734 621** – to help affected Queenslanders who are not sure which insurer they are with, or who have general inquiries about the claims process.

Some insurers are sending customer response teams out to the affected areas, including Roma, this weekend to assess damage and begin claims as soon as possible.

Mr Whelan said it was much too early to estimate the insurance bill, though several thousand inundation-related claims had been received over the past week. He said insurers would have a better idea of damage over the next few days and weeks.

The situation in northern New South Wales is being monitored but a catastrophe declaration has not been made.

Queenslanders whose homes, businesses and vehicles have been damaged should contact their insurance company to enable their claims to be assessed as quickly as possible.

The Insurance Council encourages policyholders to:

- Contact your insurance company and seek advice about the claim process under your policy, as well as what you're covered for. Many insurers have 24-hour call centres

Radio, TV and online newsrooms: a prerecorded audio interview is available for download from <http://insurancecouncil.com.au/media-centre/2012> or contact 0432 121 116.

February 4, 2012

- Don't be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only the policyholders' name and address to find a policy
- Speak to your insurer before authorising repairs. Emergency repairs should be undertaken only in the first instance to make the property safe
- Make an inventory of damaged possessions. This will help insurers process your claim
- Insurance policies vary. It is important to check what you are covered for and what you are not covered for
- If you're not sure about which insurer you're with, or have general inquiries about the claims process, call the ICA disaster hotline on **1800 734 621**.