

January 25, 2012

## Insurers ready for rainstorm inquiries and claims

Home owners and businesses in northern NSW and south-east Queensland whose properties have been damaged in this week's torrential rain can expect a prompt response from their insurers.

Insurance Council of Australia CEO Rob Whelan said insurance companies were ready for questions and claims from property owners who have suffered damage, with many operating 24-hour hotlines.

He said evacuees should return to their homes only when emergency services declared it safe, and all those affected should not take unnecessary risks, including being alert to snakes as water receded.

Mr Whelan said policyholders should not be concerned if they could not find their policies, since insurers have electronic records and require only a name and address to find a policy.

"Australia's insurers are there to help property owners recover from the damage caused by the heavy rainfall as swiftly as they can," he said. "Once their property is considered safe, owners should check with their insurer before they authorise or commence any major repairs."

He said policyholders could take some simple steps to speed up the claims process, including:

- Contact your insurance company as soon as you can, and seek advice about the claim process under your policy, as well as what you're covered for and what isn't covered
- Make an inventory of damaged possessions, and take pictures of damaged or destroyed items, including noting brands, models and serial numbers of whitegoods and electrical items. Move wet items out of the property
- Try to ventilate your property to avoid mould building up

Mr Whelan said insurers were expecting several thousand inquiries and claims for damage to homes, businesses and vehicles.