

29 December, 2010

Flooding in Queensland

The Insurance Council of Australia has declared a catastrophe in Queensland as a result of recent heavy rains and subsequent flooding.

“Insurers are already working 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. For this reason it is too early to provide an estimate for the expected insurable recovery cost,” said ICA, Chief Executive, Mr Rob Whelan.

An Insurance Taskforce has been established by the general insurance industry to help coordinate the recovery process.

The Insurance Council encourages policyholders to:

- Make contact with your insurance company and seek advice about the claim process under your policy.
- Not be concerned if insurance documents have been lost or damaged due to 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.
- Consider removal of water and mud damaged possessions. Carpets and soft furnishings, can be removed from the building as part of the clean up. But if possible take photos before removing your possessions so they can be inspected by your insurer.
- Make an inventory of the possessions that have been damaged as a result of the flood as this may assist in the claim process.

It is important to note that insurance policies vary. The Insurance Council advises policyholders to check with their insurer to see whether the following options are available:

- 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).

The general insurance industry is working closely with the Queensland Government on the recovery effort.

“A **24 hour Emergency Hotline (1300 728 228)** has been established by the ICA for general insurance consumers who have a question in relation to their policy or require assistance in identifying their insurer,” said Mr Whelan.

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