

June 6, 2012

## Victorian and NSW storm victims urged to put safety first

The Insurance Council of Australia (ICA) is urging policyholders affected by this week's heavy rain and damaging wind in south-eastern Victoria and parts of New South Wales to contact their insurer so any claims can be assessed as quickly as possible.

Insurance Council of Australia CEO Rob Whelan said residents in affected regions should put their safety first by keeping clear of inundated areas and any fallen powerlines or tree branches.

"Home owners and businesses whose properties have been damaged should return to their property only when emergency services have declared it safe, and all those affected should not take unnecessary risks," Mr Whelan said.

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

The ICA offers the following general advice to affected policyholders:

- 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. Many insurers have 24-hour call centres
- 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
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- Speak to your insurer before authorising repairs. Emergency repairs should only be undertaken in the first instance to make the property safe
- Remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings
- Keep samples of materials and fabrics to show the assessor
- Store damaged or destroyed items somewhere safe
- Make an inventory of damaged possessions. This will help insurers process your claim

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