

January 5, 2013

Insurance Council declares catastrophe for SE Tasmanian bushfires

The bushfire-hit Forcett and Dunalley zone of south-east Tasmania was today formally declared a catastrophe by the Insurance Council of Australia (ICA).

The declaration initially covers the worst-affected areas of Forcett, Dunalley, Copping and Murdunna, and also includes Connellys Marsh, Boomer Bay, Primrose Sands, Susans Bay, Eaglehawk Neck and Taranna.

ICA CEO Rob Whelan said the catastrophe declaration meant insurers had established a taskforce to escalate the industry's response.

He said the ICA would seek to ensure policyholders in bushfire-affected communities received the help they might need as quickly as possible.

"It is much too early for the ICA to estimate the cost and extent of the damage, though we have had reports of several dozen homes having been badly damaged or destroyed," Mr Whelan said.

"The ICA is liaising with the Tasmanian Government, the Tasmanian Fire Service, State Emergency Service and local governments to get a more accurate assessment.

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

"The ICA expects to send a team to the disaster recovery centre tomorrow to work alongside emergency services, government agencies and community organisations to help."

Mr Whelan said safety was the most important issue, and advised residents to follow the advice of emergency services and return to their communities only when it was safe. He said property owners should follow the advice of local emergency services and monitor the situation via ABC local radio and relevant fire authority websites.

"Insurers are greatly concerned about fires that continue to affect several regions of Tasmania. They are also monitoring conditions in other states, in particular South Australia, Victoria and Queensland, which face extreme bushfire risks," he said.

The Bureau of Meteorology today warned the amount of vegetation following two wet years has led to high fuel loads, which continue to dry out as a result of below-average rain over the past few months. Increasing bushfire risk and fast-moving grassfires are of particular concern.

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January 5, 2013

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The bureau said the monsoon, which would provide some relief in the form of cloud and rain over northern Australia, has not yet developed. As a result the air over the continent has become extremely hot and this is being driven into southern Australia ahead of each cold front as the fronts approach from the southwest. The resulting hot, windy conditions ahead of these cold fronts are contributing to dangerous fire-weather conditions.

The ICA offers the following general advice to policyholders affected by bushfires:

Things to do to help the recovery process:

- Return to your property but only when emergency services declare it safe to do so
- Only enter your property when you are satisfied you are not at risk
- Contact your insurance company as soon as possible to check what your policy includes or excludes, and seek guidance on the claims process
- Start cleaning up
- Take pictures of damage to the property and possessions as evidence for your claim
- If possible, keep samples of materials and fabrics to show the assessor
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Store damaged or destroyed items somewhere safe
- Speak to your insurer before authorising repairs. Emergency repairs should be undertaken only in the first instance to make the property safe

Things to be aware of in the recovery process:

- Do not do anything that puts your safety at risk
- Do not undertake major repairs or employ tradespeople without checking with your insurer – you may not be covered for unauthorised repairs
- Do not drive your vehicle if it is not roadworthy due to fire damage
- Do not throw away goods that could be salvaged or repaired
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address