October 17, 2013

Insurers monitoring impact of NSW fires

The Insurance Council of Australia (ICA) advises that Australia’s insurers are monitoring the impact of fires across New South Wales and are in contact with the Rural Fire Service.

The ICA urges affected property owners and residents to stay safe and return to properties only when emergency services advises them it is safe to do so.

Insurers are standing by to handle inquiries and claims.

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 fire-damaged goods that pose a health risk
• If possible, 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.