

Monday February 23, 2015

## Cyclone Marcia update: insurance teams move into catastrophe region

The Insurance Council of Australia (ICA) advises that as at 11am today (Queensland time) 5000 claims have been lodged by policyholders affected by Severe Tropical Cyclone Marcia. Estimated reserved insurance losses stand at \$33 million.

Insurance Council CEO Rob Whelan said ICA staff were today in Yeppoon and Rockhampton to work directly with emergency services and government agencies as they move into the recovery phase.

He said several insurance companies had sent response teams into the region and assessors were starting to visit damaged properties once roads were open and conditions were safe.

He said insurers had put on extra call centre staff to handle inquiries from Cyclone Marcia-affected policyholders and guide them through the claims process.

"Insurers are pouring resources into the Rockhampton region to help their customers as efficiently and as swiftly as they can," Mr Whelan said.

"The Insurance Council expects more claims will be lodged over the next few days. It's understandable that many householders will be more focused on food, water and electricity than contacting their insurer. However, I encourage anyone who intends to lodge a claim to contact their insurer soon. The insurer will prioritise cyclone claims and provide the appropriate assistance."

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

**For ICA updates on Cyclone Marcia via Twitter, follow @ICAUS**

### **Disaster recovery tips (Source: [www.understandinsurance.com.au](http://www.understandinsurance.com.au))**

- Check your home for damage. If you need help from state emergency services volunteers call your local SES unit. If in a life-threatening emergency contact 000
- Avoid turning the power on at your home if there is flooding or water damage. Have a professional conduct a thorough inspection first
- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- Contact your [insurer](#) as soon as you are able to lodge a [claim](#). If you are not insured, your recovery will depend upon your own resources and assistance that may be available from government or non-government agencies

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- Don't be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only the policyholder's name and address to find a policy
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs, and ask for the insurer's permission in writing. Unauthorised work may not be covered by your policy
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- You can remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings, but take photos and keep samples of materials and fabrics to show the assessor
- Keep any items that could be repaired and if in doubt speak to your insurer
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Avoid entering floodwater on foot or in a vehicle. Floodwater can contain raw sewage and contaminants, conduct electricity and can mask hidden hazards. It can be deeper than you may suspect, and may be flowing rapidly

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