

Sunday February 19, 2017

ICA declares catastrophe for Sydney hailstorms

The Insurance Council of Australia (ICA) has declared a catastrophe in the aftermath of hailstorms that battered Sydney and surrounding areas yesterday afternoon.

As of 3pm today, insurers had received 12,000 claims with estimated insured losses of \$31 million.

With those figures expected to rise over coming days, ICA CEO Rob Whelan said the industry had escalated its response.

"The impact of two hailstorms hitting within a few hours has left destruction in pockets right across the city. Insurers received a surge in claims this morning as the extent of the damage to homes, businesses and vehicles became apparent," Mr Whelan said.

Under the catastrophe declaration the ICA has:

- Established an industry taskforce to address and identify any issues that arise
- Activated its disaster hotline – [1800 734 621](tel:1800734621) – helping policyholders if they are uncertain which insurer they are with, or have general inquiries about the claims process. The ICA and its members are also liaising with the NSW Government, local councils, emergency services and other agencies.

This afternoon's declaration comes just five days after the ICA declared a catastrophe in response to NSW bushfires. Mr Whelan said affected policyholders should contact their insurer as soon as possible.

"Once insurers have been notified of a claim, they can start the assessment process and look to get any repairs underway promptly. That's especially important for homes or businesses with roof damage. If this is not seen to quickly by qualified professionals, further rain may cause additional damage through the property," he said.

"Though \$31 million in losses thankfully pales in comparison to the \$421 million in damage caused by Sydney's Anzac Day hailstorm of 2015, or the \$1.7 billion in losses a 1999 hailstorm caused to the city's east, the situation is sufficiently serious that insurers have stepped up their response."

Other general guidance for affected policyholders:

- Check your home for damage. If you need help from state emergency services volunteers due to a storm or flood emergency call your local SES unit. If in a life-threatening emergency contact 000

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- Stay away from downed power lines, poles and wires, and fallen trees
- 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
- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- Take photographs or videos of damage to property and possessions, and keep samples of materials from damaged goods, as evidence to support your claim. This will be used by your insurer to process your claim as quickly as possible
- Keep any items that could be repaired and if in doubt speak to your insurer
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address.

For more information on recovering from storms, visit:

<http://understandinsurance.com.au/types-of-disasters/storms>

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