

Tuesday March 28, 2017

## Insurance Council declares a catastrophe for Severe Tropical Cyclone Debbie

The Insurance Council of Australia (ICA) has declared a catastrophe for damage caused by Severe Tropical Cyclone Debbie, which made landfall this afternoon between Bowen and Airlie Beach.

ICA CEO Rob Whelan said insurers were ready to assist policyholders who suffered financial losses caused by the Category 4 cyclone.

Mr Whelan said it was too early to gauge the extent of the damage, but insurers were anticipating thousands of claims.

“Insurers are already taking calls from policyholders, and many have teams standing by to enter the impact zone, assess claims and deliver assistance to their customers,” Mr Whelan said.

“Insurers are prioritising claims from this disaster, and using a triage system to get assistance to those policyholders in most urgent need of assistance first.

“Anyone needing to lodge a claim should let their insurer know as soon as they can. The insurer can then start processing the claim, and organise any emergency repairs, or temporary accommodation where applicable.”

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
- Mobilised ICA staff to work directly with local services and affected policyholders in the region.

Cyclone Yasi, which struck less populated areas further north in February 2011 as a Category 5, caused insured losses of \$1.4 billion. Since 2006, insurers have paid more than \$3.6 billion in cyclone-related claims in Queensland, and more than \$3.2 billion due to flood claims.

Though TC Debbie was expected to lose intensity after crossing the coast, Mr Whelan warned the risk to life and property would remain.

“Even a Category 1 cyclone can generate wind gusts up to 125kmh, sufficient to fell trees or send debris flying dangerously,” he said.

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"The torrential rainfall being dumped by this system also creates the risk of flooding. Residents should listen carefully to local media, and follow the advice of emergency services and government authorities.

"Fortunately, North Queensland property owners know they are highly exposed to cyclones and floods. They are more likely to be insured than most Australians and also have a higher level of coverage."

Other general guidance on recovering from cyclones includes:

- Stay away from downed power lines, poles and wires, and fallen trees
- Avoid entering floodwater on foot or in a vehicle. Avoid driving as roads may be blocked
- 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
- 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
- As evidence to support your claim, take pictures of damage to property and possessions, and keep samples of materials from damaged goods. This will be used by your insurer to process your claim as quickly as possible
- 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. 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 cyclones, visit <http://understandinsurance.com.au/types-of-disasters/cyclones>.

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