

Tuesday March 20, 2018

Insurance Council declares Catastrophe for Darwin after Tropical Cyclone Marcus

The Insurance Council of Australia (ICA) has declared a Catastrophe for damage caused by Category 2 Tropical Cyclone Marcus, which made landfall at Darwin on Saturday March 17, 2018.

ICA CEO Rob Whelan said insurers were assisting policyholders who had incurred damage to property and motor vehicles.

Mr Whelan said claims had climbed over the past few days to more than 1800, as the removal of debris and fallen trees continued. Most claims are for light property damage, such as broken windows, property struck by fallen trees and damage to vehicles.

“Insurers have had assessment teams in Darwin since the weekend, assessing claims and delivering assistance to their customers,” Mr Whelan said.

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

Under the catastrophe declaration the ICA has:

- Established an industry taskforce in the Darwin area
- Activated its disaster hotline – [1800 734 621](tel:1800734621) – helping policyholders if they are uncertain which insurer they are with, or have general enquiries about the claims process

TC Marcus delivered powerful winds to the city of Darwin on Saturday March 18, 2018. TC Marcus has now been reported as the most significant cyclone event due to its windspeeds to strike the Darwin area since Severe TC Tracy in 1974.

What to do after a cyclone:

- Check your property for damage. If you need assistance call your local State Emergency Services (SES) unit
- Be aware of the dangers to people and property associated with removing debris, call the SES for assistance if unsure

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- 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 the Understand Insurance website <http://understandinsurance.com.au/types-of-disasters/cyclones>.