

February 9, 2012

South-west Queensland catastrophe update and advice to policyholders

Insurance assessors are starting to enter inundation-affected communities in south-west Queensland – where a catastrophe has been declared by the Insurance Council of Australia (ICA) – and towns in northern New South Wales as waters recede and roads reopen.

The ICA is in regular contact with local governments and with emergency authorities including Emergency Management Queensland and the SES. Some insurers have sent customer response teams to affected areas. The ICA will also be touring key disaster recovery centres over the next fortnight to help manage issues and provide guidance.

The ICA offers the following general advice to insurance policyholders:

Things to do to help the recovery process:

- Return to your property but only when emergency services declare it safe to do so
- Only enter your property when you are satisfied you are not at risk
- Contact your insurance company as soon as possible to check what your policy includes or excludes, and seek guidance on the claims process
- Start cleaning up
- Take pictures of damage to the property and possessions as evidence for your claim
- Remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings
- Keep samples of materials and fabrics to show the assessor
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Store damaged or destroyed items somewhere safe
- Speak to your insurer before authorising repairs. Emergency repairs should be undertaken only in the first instance to make the property safe

Things to be aware of in the recovery process:

- Do not do anything that puts your safety at risk
- Do not undertake major repairs or employ tradespeople without checking with your insurer – you may not be covered for unauthorised repairs
- Do not drive your vehicle if it is not roadworthy due to water damage
- Do not throw away goods that could be salvaged or repaired
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address

If you're not sure about which insurer you're with, or have general inquiries about the claims process, call the ICA disaster hotline on **1800 734 621**.