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## Insurers stand ready to assist those affected by bushfires

Australia's insurers are standing by to help policyholders recover from property damage caused by today's bushfires.

Insurance Council of Australia CEO Rob Whelan said residents in fire-affected regions, in particular those in the Dunalley area of Tasmania, should put their safety first by keeping clear of areas affected by fire.

"Personal safety is of paramount importance. Home owners and businesses whose properties have been damaged by fire should return to their property only when emergency services have declared it safe, and all those affected should not take unnecessary risks.

"Australia's insurers are standing by to handle claims and inquiries. Once their property is considered safe, owners should check with their insurer before authorising or commencing any major repairs."

The ICA offers the following general advice to affected policyholders:

- Contact your insurance company as soon as you can, and seek advice about the claim process under your policy, as well as what you're covered for. Many insurers have 24-hour call centres
- Don't be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only the policyholders' name and address to find a policy
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- Speak to your insurer before authorising repairs. Emergency repairs should only be undertaken in the first instance to make the property safe
- Remove and discard fire-damaged goods that pose a health risk
- If possible, keep samples of materials and fabrics to show the assessor
- Store damaged or destroyed items somewhere safe
- Make an inventory of damaged possessions. This will help insurers process your claim

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

Mr Whelan said property owners should follow the advice of local emergency services and monitor the situation via ABC local radio and relevant fire authority websites.