

Thursday November 26, 2015

Insurance Council of Australia declares South Australian bushfires a catastrophe

The Insurance Council of Australia (ICA) has formally declared a catastrophe for multiple bushfires burning north of Adelaide in South Australia.

The declaration will enable industry resources to be fully harnessed to assist communities in the Mid North region, where bushfires are believed to have claimed at least two lives and left 13 people in hospital.

South Australian Premier Jay Weatherill said at least 16 homes had been destroyed, while there had also been significant losses of livestock, fencing, crops and farming machinery.

ICA CEO Rob Whelan said the industry was liaising with the SA Government, agencies and emergency services.

“With these bushfires yet to be brought under control, it remains unclear what the extent of the destruction will ultimately be,” Mr Whelan said.

“Regardless, the situation is serious enough for the ICA to escalate the industry’s response.”

Under the catastrophe declaration the ICA has:

- Established a taskforce of senior insurance industry figures to identify and address issues that arise
- Activated its disaster hotline – **1800 734 621** – helping residents if they are unsure which insurer they are with, or have general inquiries about the claims process
- Started preparing to send ICA staff to recovery centres where they will work directly with affected policyholders

The ICA is advising anyone who has suffered losses in the fires to immediately notify their insurer and seek advice about making a claim.

“Primary producers who need to euthanise injured livestock can do so, but they should first advise their insurer and make sure they keep records for the purposes of making a claim,” said Mr Whelan.

Mr Whelan also said affected residents should closely follow the advice of emergency services, and listen to their local ABC radio station for updates.

“Given the ongoing nature of the bushfire threat and the tragic loss of life, it may be several weeks before insurance assessors are granted permission to access the affected areas,” he said.

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“In the meantime, insurers are standing by to handle inquiries and claims from policyholders, and they will prioritise these cases to help reduce the stress these households are suffering.”

The ICA has the following general advice for policyholders:

- If you have evacuated, do not return home until you are advised it is safe to do so
- Do not be concerned if insurance documents are not readily at hand. Insurers keep records electronically and require only your name and address in order to find a policy
- Take pictures of damage to your property and possessions as evidence for your claim assessor
- Make an inventory of damaged possessions. This will help insurers process your claim
- Remove and discard fire-damaged goods that may pose a health risk.
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs

More information on recovering from a bushfire can be found at:

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

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