

March 8, 2012

ICA declares catastrophe for NSW and Victorian flood zones

Widespread areas of New South Wales and Victoria have formally been declared as a catastrophe by the Insurance Council of Australia (ICA).

The declaration covers the NSW Riverina, NSW Central West and northern Victoria, where a number of communities have been inundated, forcing thousands of residents from their homes.

ICA CEO Rob Whelan said the declaration meant an insurance taskforce had been established to escalate the industry's response and ensure policyholders in affected communities received the help they might need as quickly as possible.

"There have so far been fewer than 4000 claims, mostly for light storm damage. However we expect claim numbers to increase in the coming days," he said.

"It is still too early to estimate the cost and extent of the damage, but we are receiving a rising number of claims for over-the-floor inundation of residential properties.

"The situation is being closely monitored and hopefully will ease over coming days and not reach the same levels of damage as last year's Queensland and Victorian floods.

"The industry is well used to dealing with these types of extreme weather events and every effort will be made to ensure a swift response and resolution to claims.

"We already have people on the ground assessing the developing situation and working alongside colleagues from the State Emergency Services, other emergency services, local and state government agencies and community organisations.

"NSW agencies are continuing to monitor the progress of flood waters as they move through the Lachlan and Murrumbidgee river systems.

"In Victoria, concerns are still held for outlying and low-level properties. Victorian agencies are preparing for further flood damage as water move slowly through the state."

Evacuees should return to their homes only when emergency services declare it safe to do so, and all those affected should not take unnecessary risks.

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

The ICA offers the following general advice to policyholders affected by inundation:

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