

4 February 2009

## Flooding in North Queensland

The Insurance Council today advised policyholders in North Queensland who have been impacted by recent flood waters to make contact with their insurance companies, so that their claims can be assessed as soon as possible.

When residents are able to return to their properties and make their own initial assessment, if damage has been suffered they should immediately contact their insurer to lodge a claim and clear up any insurance queries they may have.

“Insurers will work hard to assist policyholders to get the claims process underway quickly and as access to affected areas is opened insurance assessors will be moving in. For this reason it is too early to provide an estimate for the expected insurable recovery cost,” said Insurance Council, Chief Executive, Kerrie Kelly.

The Insurance Council encourages policyholders to:

- Make contact with your insurance company and seek advice about the claim process under your policy.
- Not be concerned if insurance documents have been lost or damaged due to the flood. Insurance companies keep records electronically and only require the policyholders’ name and address in order to locate a policy.
- Contact your insurer before authorising major repairs.
- Consider removal of water and mud damaged possessions. Carpets and soft furnishings, can be removed from the building as part of the clean up. But if possible take photos before removing your possessions so they can be inspected by your insurer.
- Make an inventory of the possessions that have been damaged as a result of the flood as this may assist in the claim process.

It is important to note that insurance policies vary. The Insurance Council advises policyholders to check with their insurer to see whether the following options are available:

- The cost of removing insured debris from your home and surrounding property. (Check before arranging collection). Local councils may assist with the removal.
- Temporary accommodation costs. (Conditions may apply – seek clarification prior to booking and paying for temporary accommodation).

“The general insurance industry is working closely with the Queensland Government on the recovery effort. As general insurance industry statistics on the number of claims and insurable costs are collated they will be released by the Insurance Council of Australia in line with its Catastrophe Coordination Arrangements.” Ms Kelly noted.

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