

10 February 2009

Flooding in North Queensland - Update

The Insurance Council today reiterated the need for policyholders in Far 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.

“As waters recede and policyholders are able to access their properties, they should make an initial assessment of any damage to their property. If damage has been sustained they should immediately contact their insurer or broker to lodge a claim and clear up any insurance related queries they may have,” said Insurance Council Chief Executive, Ms 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 waters. Insurance companies keep records electronically and only require the policyholders' name and address in order to locate a policy.
- Make contact with your insurer before authorising major repairs.
- In recognition of the potential health and safety issues, 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).

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