

Friday 5 February 2021

Insurance Council declares Perth Hills bushfires a Catastrophe

The Insurance Council of Australia (ICA) has today declared a Catastrophe for the Perth Hills bushfires which continues to burn north-east of Perth.

Today's declaration is for communities in the north-east Perth Hills region affected by the bushfires that have been burning since Monday, and have destroyed 81 homes, sheds and kilometres of farm fences.

Insurers have received more than 270 claims and estimated loss value is over \$40 million, this is expected to rise over the coming days as residents return to their homes.

Insurers have initiated their natural disaster response by mobilising local assessors and claims specialists, with more responders on stand-by to support affected communities under Western Australia's essential worker guidelines. Insurers will move their teams into affected communities as soon as emergency services declare it safe to do so.

The ICA deployed their natural disaster response specialist to Perth earlier this week to meet with state and local government agencies, emergency services, and impacted property and business owners.

ICA CEO Andrew Hall said affected property and business owners should contact their insurer as soon as possible to start the claims process.

"The declaration of a Catastrophe means claims from these bushfires will be prioritised by insurers, who will be focusing on reducing the immense emotional and financial stress experienced by residents, farmers and businesses," Mr Hall said.

"The ICA will provide guidance to impacted communities throughout the recovery process."

Under the Catastrophe declaration the ICA has:

- Activated its disaster hotline 1800 734 621 to assist policyholders who are uncertain of their insurance details or have general enquiries about the insurance claim process
- Deployed an Insurance Council disaster recovery specialist to support affected property owners and the local community
- An insurance industry taskforce to identify and address any issues that may arise during the recovery stage.

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Key bushfire recovery tips:

- Return to your property only when you have been told it is safe to do so by emergency services
- Don't worry if you can't find your insurance paperwork as insurers keep electronic records, if you can't remember your insurer call the ICA hotline on 1800 734 621 and we will assist
- If it's safe to do so, take photographs and video of your property and contents to help assessors with your claim
- Take care as bushfire damaged property can pose significant health hazards
- Check in with your insurer before you start or authorise any building work, including emergency repairs, to ensure you're covered by your insurance policy
- Keep items that could be repaired, if in doubt talk to your insurer
- Euthanising critically injured animals can be done prior to an assessor visiting the property, keep a record for your insurance claim.

For bushfire recovery tips visit:

www.understandinsurance.com.au/types-of-disasters/bushfires

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