

Monday May 4, 2015

ICA declares fifth catastrophe for 2015

- Thousands of claims lodged from SE Queensland and Northern NSW storms

The Insurance Council of Australia (ICA) today declared a catastrophe for insured damage caused by heavy rain and inundation in south-east Queensland and northern New South Wales between April 30 and May 3.

As of 10am today, insurance companies have received about 7500 claims with initial losses estimated at \$26 million. This is the fifth catastrophe declared by the ICA this year.

Most claims are typical for storm damage (water entering homes due to leaking roofs and overflowing gutters, water damage to cars) though some properties have been inundated.

ICA CEO Rob Whelan said: "East coast low-pressure systems can cause widespread damage, just like the system that caused havoc in NSW less than three weeks ago. This latest low has affected widespread areas of south-east Queensland and northern NSW.

"The flow of claims was initially slow over the weekend, but large numbers of claims were lodged on Sunday. Insurers expect many more will be lodged this week and are standing by to assist their customers.

"Insurers are also hearing the common urban myth that householders cannot clean up from storm and inundation damage. **This is not true.**

"Householders are allowed to remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings. They should take pictures of all damage, and keep samples of materials and fabrics to show the assessor."

An ICA representative will be present at the Queensland Government's recovery centre in Rothwell from tomorrow to assist policyholders with any concerns or issues. The ICA is operating its disaster hotline – **1800 734 621** – to help affected residents who are not sure which insurer they are with, or who have general inquiries about the claims process (it is NOT a claims service and is not a government assistance hotline).

Catastrophes declared this year are as follows (latest figures):

- Sydney Anzac Day hailstorm – 19,000 claims and \$125 million in losses (10am today)
- NSW storms (April) – 68,243 claims and \$301 million in losses (10am today)
- TC Marcia (February) – 35,366 claims, \$446 million in losses as of 10am last Friday
- South Australian bushfires (January) – 996 claims and \$36.6 million in losses

For ICA updates via Twitter, follow @ICAUS

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Disaster recovery tips (Source: www.understandinsurance.com.au)

- While conditions are severe, stay indoors and keep clear of windows
- Stay away from storm-damaged areas and property until emergency services declare it is safe to return
- Follow local media reports to get as much information as possible
- Stay away from downed power lines, poles and wires, and fallen trees
- Avoid entering floodwater on foot or in a vehicle. Floodwater can contain raw sewage and contaminants, conduct electricity and can mask hidden hazards. It can be deeper than you may suspect, and may be flowing rapidly
- Check your home for damage. If you need help from state emergency services volunteers call your local SES unit. If in a life-threatening emergency contact 000
- Avoid turning the power on at your home if there is flooding or water damage. Have a professional conduct a thorough inspection first
- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- Contact your [insurer](#) as soon as you are able to lodge a [claim](#). If you are not insured, your recovery will depend upon your own resources and assistance that may be available from government or non-government agencies
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs, and ask for the insurer's permission in writing. Unauthorised work may not be covered by your policy
- Avoid driving as roads may be blocked
- As evidence to support your claim, take pictures of damage to property and possessions, and keep samples of materials from damaged goods. This will be used by your insurer to process your claim as quickly as possible
- You can remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings, but take photos and keep samples of materials and fabrics to show the assessor
- Keep any items that could be repaired and if in doubt speak to your insurer
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address

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