

January 7, 2015

South Australian bushfires update

Disaster specialists from the Insurance Council of Australia (ICA) are now in the Adelaide Hills region helping policyholders affected by the South Australian bushfires.

As at 9am (South Australian time) today, 350 claims have been lodged with insurers, with insured losses of more than \$13 million.

ICA CEO Rob Whelan said the bushfire situation in South Australia remained uncertain with emergency services preparing for deteriorating weather conditions over the next few days, particularly today.

“More properties may be potentially vulnerable at this time and it is critical for residents in bushfire-affected areas to ensure they follow the advice of emergency services,” Mr Whelan said.

“The ICA continues to liaise with the State Government, emergency services, local governments and Members of Parliament to provide support and help resolve issues.”

The ICA offers the following general advice to affected policyholders (more information is available at <http://understandinsurance.com.au/types-of-disasters/bushfires>)

- Contact your insurance company as soon as you can, and seek advice about the claim process under your policy, as well as what you’re covered for. Many insurers have 24-hour call centres
- Don’t be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only the policyholder’s name and address to find a policy
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- Speak to your insurer before authorising repairs. Emergency repairs should only be undertaken in the first instance to make the property safe
- Remove and discard fire-damaged goods that pose a health risk
- If possible, keep samples of materials and fabrics to show the assessor
- Store damaged or destroyed items somewhere safe
- Make an inventory of damaged possessions. This will help insurers process your claim

The ICA’s disaster hotline – **1800 734 621** – can help affected residents who are not sure which insurer they are with, or who have general inquiries about the claims process.

For primary producers with livestock injured in the fires, the ICA offers the following general advice. They should:

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- Urgently contact their insurer to notify them that livestock will need to be destroyed as soon as possible
- Take photographs of the condition of the livestock
- Collect other information about the livestock that the insurer may request, before destroying
- Carefully record the number of livestock and disposal details so that assessors can verify upon arrival

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