

Friday February 20, 2015

Cyclone Marcia declared a catastrophe

The Insurance Council of Australia (ICA) this afternoon declared a catastrophe for parts of central Queensland affected by the Severe Tropical Cyclone Marcia.

Insurance Council CEO Rob Whelan said damage had been reported in many communities, including Yeppoon and Rockhampton.

He said more towns and cities further to the south were also likely to incur storm and water damage as Marcia tracked south-west, bringing with it heavy rain and the potential for local flooding, and the ICA was continuing to monitor its path and impact.

Mr Whelan said: "The impact of Tropical Cyclone Marcia is likely to be felt for many days, and it is much too early to estimate insurance losses or provide claims numbers.

"Queensland households and businesses can be assured the insurance industry has already geared up for cyclone claims. Call centres are standing by to answer queries and guide customers through the claims process, and insurers' rapid response teams are ready to enter cyclone-hit areas when it is safe to do so.

"Insurers will prioritise all claims from Cyclone Marcia. They are focusing on handling inquiries and claims from customers and undertaking the claims assessment process as swiftly as possible."

The catastrophe declaration means the ICA has:

- Established a taskforce of insurers to identify and address issues that arise
- Activated 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 hotline)
- Activated its disaster team. ICA staff will attend recovery centres to work directly with affected policyholders

The catastrophe declaration does not apply to areas of the Northern Territory affected by Tropical Cyclone Lam.

For ICA updates on Cyclone Marcia 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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