

Wednesday April 22, 2015

Insurers declare catastrophe for NSW storms

The Insurance Council of Australia (ICA) this morning declared a catastrophe for storm-affected parts of New South Wales, in particular the Central Coast, Hunter, Greater Sydney Metropolitan and Illawarra regions.

As of 7am insurance companies had received more than 19,500 claims, with losses estimated at \$129 million.

Insurance Council CEO Rob Whelan said insurance companies had declared a catastrophe to enable industry resources to be fully harnessed to assist affected communities.

“These storms have caused damage across large parts of NSW. Though most claims so far have been for low-level property damage, mainly from water and wind damage to homes and damage to cars, insurers are also receiving claims for severe damage to houses and roofs. Claims are also being received for stormwater inundation.

“I expect these numbers will rise quickly as home owners and businesses assess the damage to their properties and lodge claims with their insurer or through their insurance broker.”

Mr Whelan said insurers were standing by to assist policyholders and steer them through the claims process.

“All claims from these storms will be prioritised. Insurers are focused on handling claims and undertaking assessments as soon as possible,” he said.

Today’s 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 to assist affected policyholders

For ICA updates on the NSW storms via Twitter, follow @ICAUS

-MORE-

Wednesday April 22, 2015

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

-ENDS-