

Saturday November 9, 2019

## Insurance Council declares Catastrophe for NSW north coast bushfires

The Insurance Council of Australia (ICA) this morning declared a Catastrophe for the tragic bushfires blazing in northern New South Wales.

Today's Catastrophe declaration is for communities on the mid-north coast affected by bushfires that have reportedly destroyed more than 100 homes.

Insurance Council Head of Risk and Operations Karl Sullivan said insurers were initiating their disaster response by mobilising teams of assessors and claims specialists.

“Insurers will be poised to move into these communities once emergency services declare it safe to do so,” he said. “I urge property owners to do the same — do not return to your home until you are told it is safe. These fires are still raging in many areas and have already caused the loss of life. The safety of people is paramount.”

Mr Sullivan encouraged affected property owners to contact their insurers as soon as possible to enable the claims process to start. He said many policies included providing emergency accommodation.

“The Catastrophe declaration means claims from these bushfires will be prioritised by all insurers, and they will be focusing on reducing the immense emotional and financial stress experienced by residents and businesses,” he said.

Under the Catastrophe declaration the ICA has:

- Activated its disaster hotline – 1800 734 621 to assist policyholders if they are uncertain of their insurance details, or have general inquiries about the claims process. Community members can also make inquiries via [www.disasters.org.au](http://www.disasters.org.au)
- Mobilised Insurance Council disaster recovery specialists to support affected property owners and local community groups
- Established an industry taskforce to identify and address issues that arise

Key tips:

- Return to your property only when you have been told it is safe
- Don't worry if you cannot find your insurance documents. Insurers keep electronic records. Call 1800 734 621 if you can't remember which insurer you're with
- Take photographs and video of your property to help the assessor with your claim
- 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

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- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- You can remove and discard any damaged goods that pose a health risk, such as carpets or 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
- Primary producers are reminded that they may euthanise critically injured animals without having been visited by an assessor. They should ensure they have appropriate records for any insurance claim

This is the fourth bushfire Catastrophe declared this year.

In October, the Rappville bushfire resulted in 200 claims with insured losses estimated at \$25 million.

In September, insurers received 300 claims from fires in northern NSW and south-east Queensland, with \$20 million in insured losses.

In March, the Bunyip bushfires in eastern Victoria caused losses of \$31.9 million, with 432 claims received.

The first Catastrophe for the year was declared in February for damage to Townsville and surrounding regions following a monsoonal downpour. Insurers received more than 30,000 claims with losses of \$1.3 billion.

For bushfire recovery tips visit: <http://understandinsurance.com.au/types-of-disasters/bushfires>

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