

Wednesday April 14, 2021

## Insurance Council declares Catastrophe for Cyclone Seroja devastation

The Insurance Council of Australia (ICA) has this morning declared an Insurance Catastrophe for impacted parts of Western Australia from Tropical Cyclone Seroja. The cyclone made landfall late Sunday with the coastal town of Kalbarri, taking the brunt of Seroja, as did the community of Northampton.

The ICA's Catastrophe declaration ensures insurance claims from the impacted areas of Western Australia are prioritised by all insurers.

A Catastrophe declaration means:

- Claims from affected policyholders will be given priority by all insurers
- Claims will be triaged to direct urgent assistance to the worst-affected property owners
- The ICA's disaster hotline is activated **1800 734 621**.  
The ICA hotline offers assistance to policyholders if they are uncertain of their insurance details or have general enquiries about the claims process.
- ICA representatives have been mobilised to work with State and local government and emergency agencies to assist affected policyholders
- Insurers have mobilised their disaster response specialists to assist affected customers with claims and assessments.
- Assessors are waiting to move into affected communities as soon as emergency services give the go ahead
- An industry taskforce is established to identify and address issues arising from this catastrophe

Quote attributable to Andrew Hall, CEO, Insurance Council of Australia:

TC Seroja has severely damaged homes, businesses, tele-communications, and road infrastructure as well as the electricity service, across a number of West Australian communities. Access to areas north of Geraldton is limited, so it is too early to understand the extent of the damage to property in the affected region.

Insurers have received just over 700 claims, as yet there is no estimated loss dollar figure as severely impacted areas are currently inaccessible. The ICA expects a substantial increase in claims as soon as tele-communications and power is restored in coming days to affected areas. Importantly, this event has impacted a region not normally affected by cyclones, and the destruction of the built environment is severe.

This is the third insurance Catastrophe declaration for 2021. The first being the north-east Perth Hills bushfires in early February, estimated losses currently stand at more than \$85 million from 995 claims.

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Followed by the NSW and SE QLD Floods of late March with estimated losses of \$600 million and over 40,000 claims.

The insurance industry declares a Catastrophe to activate services and support for affected home and business owners and reassure them that their insurer will be there to assist with their recovery.

### Insurance and cyclone damage – what to do when you return to your property:

- Safety is the priority - don't do anything that puts anyone at risk
- Only return to your property when emergency services give the go ahead
- Stay away from downed power lines, poles and wires, and fallen trees
- Check your home for damage. If your home is unsafe, notify your local emergency services and check with your insurance company if you can claim temporary housing expenses
- If water has entered the property, don't turn on your electricity until it has been inspected by an electrician
- Contact your insurance company as soon as possible to lodge a claim and seek guidance on the claims process
- Start the clean-up but first take pictures or videos of damage to the property and possessions as evidence for your claim
- Keep samples of materials and fabrics to show your insurance assessor
- Remove water damaged goods from your property that might pose a health risk, such as saturated carpets and soft furnishings
- Make a list of each item damaged and include a detailed description, such as brand, model and serial number if possible
- Store damaged or destroyed items somewhere safe
- 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
- Do not throw away goods that could be salvaged or repaired
- Check your contents policy for food spoilage cover, you may be able to make a claim due to power outage.