

January 16, 2013

Insurance Council declares catastrophe for Coonabarabran bushfire

The region around Coonabarabran and the Warrumbungle National Park in northern New South Wales has today been formally declared a catastrophe by the Insurance Council of Australia (ICA) after extensive damage caused by bushfires in the past week.

The ICA's declaration initially covers insured properties in and around Coonabarabran and Coonamble. This is the second catastrophe declaration of 2013.

Insurance Council CEO Rob Whelan said the catastrophe declaration meant insurers had established a taskforce to escalate the industry's response and improve coordination with governments and emergency services, including access to properties and communities when it was safe to do so.

Mr Whelan said the Rural Fire Service was continuing to fight fires in the area, with more than 30 homes affected and significant damage to rural properties including outbuildings, machinery, fencing and stock.

He said the ICA would start collecting data from insurers and an estimate of insurance losses would not be possible until next week.

Mr Whelan said property owners who had been affected by the bushfires should contact their insurance company or insurance broker as soon as possible to lodge a claim. However, they should not return to their properties until emergency services declared it safe.

Insurance Council staff will arrive in the region tomorrow to work closely with emergency services, government agencies and community groups at the start of the recovery phase. Assessors would be able to reach affected properties once claims were lodged and emergency services were able to provide safe access.

Mr Whelan said insurers had anticipated a summer of high bushfire risk, but the number and ferocity of the fires experienced so early in the season was of great concern.

"If you live in or near an area of known risk of bushfires or grass fires, please take sensible precautions to reduce the impact a fire might have on your property. Preventing or reducing damage is much better than having the heartache and financial stress of rebuilding," he said.

As of 9am today, insurers have received 725 claims from the Tasmanian bushfires, with insurance losses estimated at \$69 million.

The ICA today activated its disaster hotline – **1800 734 621** – to help people affected by the Coonabarabran bushfires who are not sure which insurer they are with, or who have general inquiries about the claims process.

Please note: This is not a claims lodgement line.

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Editors note:

The ICA offers the following general advice to policyholders affected by bushfires:

Things to do to help the recovery process:

- Only return to your property when emergency services declare it safe to do so
- Only enter your property when you are satisfied you are not at risk
- Contact your insurance company as soon as possible to check what your policy includes or excludes, and seek guidance on the claims process
- Start cleaning up
- Take pictures of damage to the property and possessions as evidence for your claim
- If possible, keep samples of materials and fabrics to show the assessor
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Store damaged or destroyed items somewhere safe
- Speak to your insurer before authorising repairs. Emergency repairs should be undertaken only in the first instance to make the property safe

Things to be aware of in the recovery process:

- Do not do anything that puts your safety at risk
- Do not undertake major repairs or employ tradespeople without checking with your insurer – you may not be covered for unauthorised repairs
- Do not drive your vehicle if it is not roadworthy due to fire damage
- Do not throw away goods that could be salvaged or repaired
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address
- Primary producers can euthanise stock that have been injured by fire and should do the following:
 - Contact their insurer to notify them stock will need to be destroyed as soon as possible
 - Take photographs of the condition of livestock
 - Collect other information about the livestock that your insurer may request, before destroying
 - Carefully record the number of livestock and disposal details so that assessors can verify upon arrival