

January 7, 2013

Assessors ready to enter Tasmanian bushfire zones

Insurance assessors are standing by to enter bushfire-affected communities in southern Tasmania once roads reopen.

Insurance Council of Australia CEO Rob Whelan said insurance companies were focusing on handling claims lodged over the past two days. However, assessors would not be able to reach insured properties until roads reopened and it was safe to enter fire-affected communities.

Mr Whelan said insurers had received 150 claims by noon today, with insurance losses estimated at \$12 million. Insurers expect many more claims will be lodged in the next 48 to 72 hours as property owners return to their communities.

"Insurance company call centres are ready to handle inquiries and claims, and assessors are ready to play their part once they are able to visit policyholders' properties," Mr Whelan said.

"Insurers are giving priority to those policyholders whose primary residence has been badly damaged or destroyed. I urge policyholders who have been affected by the bushfires to lodge a claim as soon as they can, which will help accelerate the claims process."

Insurance Council staff are working in the Hobart and Sorrell recovery centres today to provide guidance on the claims process and help policyholders who are not sure which insurer they're with. The ICA will also attend the Dunalley recovery centre once access is available.

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

Things to do to help the recovery process:

- Return to your property but only 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

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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

The ICA is now operating its disaster hotline - **1800 734 621** - to help people affected by the Tasmanian bushfires who are not sure which insurer they are with, or who have general inquiries about the claims process.