

January 29, 2013

Insurance Council declares catastrophe for storm-affected NSW regions; QLD update

The Insurance Council of Australia (ICA) today declared a catastrophe for the Tweed and Northern Rivers regions and coastal areas of New South Wales from the Queensland border to the Illawarra.

This follows reports of storm damage and some inundation to hundreds of properties over the past two days caused by extreme weather conditions following ex-Cyclone Oswald.

The declaration is the fourth of 2013. On Saturday, the ICA declared a catastrophe for Queensland from Cairns south to the NSW border.

Mr Rob Whelan, CEO of the Insurance Council, said the declaration enabled the general insurance industry to apply appropriate resources to affected NSW regions.

He said insurers were monitoring the situation, with coastal rivers still rising and the SES responding to thousands of callouts for storm damage.

“Insurers have set up a taskforce to coordinate the industry’s response to the emerging disaster in NSW,” Mr Whelan said.

“Claims numbers in NSW are modest, though we would expect to see an increase in inquiries to insurers’ call centres over the next 24 to 48 hours as property owners assess any damage caused by the extreme weather.

“I would encourage anyone who thinks they may wish to make a claim on their insurance to contact their insurance company or broker as soon as they can to discuss their policy and the next steps they should take.”

Mr Whelan said the ICA was in discussions with the NSW Government, State Emergency Service, emergency services and relevant agencies and organisations to help identify and respond to any insurance-related matters.

He said many NSW communities were fortunate to have well-designed and well-maintained physical mitigation infrastructure, such as levees, in place to protect them from rising rivers.

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The ICA is operating its disaster hotline – **1800 734 621** – to help people affected by the storms and inundation in Queensland and NSW who are not sure which insurer they are with, or who have general inquiries about the claims process.

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Queensland Catastrophe Update

- As of 7.30am, insurers had received about 6100 claims with losses estimated at \$72 million, though more damage and claims can be anticipated over the next few days
- Insurers are focusing their attention on Bundaberg, where more than 1000 properties are believed to have been flooded, many above floorboard height
- Claims are also expected from low-lying areas of Brisbane and Ipswich, though river heights are not expected to reach 2011 levels
- Claims received relate to typical storm damage (such as damaged vehicles and overflowing gutters) and inundation of properties
- Insurers' claims centres are operating at full capacity. Only slight delays, if any, can be expected
- Teams of assessors are being marshalled and will be sent into affected areas once it is safe to do so
- Insurance Council staff are in Brisbane today liaising with the Queensland Government, Brisbane City Council, state and federal MPs, EMQ and other agencies. The ICA expects to reach Bundaberg tomorrow

EDITORS NOTE – general advice to consumers

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
- Remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings
- 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 water 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