

Saturday April 12, 2014

## Insurance Council declares catastrophe for Severe Tropical Cyclone Ita

The Insurance Council of Australia (ICA) this afternoon declared a catastrophe for parts of north Queensland affected by Severe Tropical Cyclone Ita.

Insurance Council CEO Rob Whelan said damage had been reported in many communities, and the ICA was continuing to monitor the path and impact of TC Ita.

Mr Whelan said the ICA had established a taskforce to help coordinate the recovery process and had initiated its disaster hotline as a service to affected policyholders who are not sure which insurer they are with, or who have general inquiries about the claims process. He said insurers had received only a small number of claims today, and it was too early to estimate insurance losses.

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

"This is an emerging natural disaster situation and the full extent of the damage may take many weeks to determine. However, the general insurance industry has already geared up to ensure it responds swiftly and appropriately," he said.

### **For ICA updates on Cyclone Ita via Twitter, follow @ICAUS**

"The declaration of a catastrophe means insurers will focus on handling inquiries and claims from customers and undertaking the claims assessment process as swiftly as possible. Cyclone Ita claims will be prioritised."

Mr Whelan said the ICA had been included in Queensland's State Disaster Control arrangements. It was in regular discussions with the Queensland Government, Emergency Management Queensland, State Emergency Service, local governments, MPs and other agencies and organisations to help ensure insurers could respond to policyholders' needs, identify issues and seek to resolve them.

"Insurers are focused on helping their policyholders through this traumatic time – they seek to reduce the stress these households and businesses are experiencing," Mr Whelan said.

This is the second catastrophe declared by the ICA in 2014, with insurers managing claims following bushfires in Western Australia. Since early 2010, the ICA has declared seven catastrophes in Queensland for flooding, storm and cyclone damage, with insured losses of more than \$4 billion.

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Weather bureau records reveal 99 cyclones have affected far north Queensland since 1970 - 15 cyclones have come within 100km of Cairns and 17 cyclones within 100km of Townsville.

**Cyclone recovery tips (Source: [www.understandinsurance.com.au](http://www.understandinsurance.com.au))**

- While conditions are severe, stay indoors and keep clear of windows
- Stay away from storm-damaged areas and property until emergency services declare it is safe to return
- Follow local media reports to get as much information as possible
- Stay away from downed power lines, poles and wires, and fallen trees
- Avoid entering floodwater on foot or in a vehicle. Floodwater can contain raw sewage and contaminants, conduct electricity and can mask hidden hazards. It can be deeper than you may suspect, and may be flowing rapidly
- Check your home for damage. If you need help from state emergency services volunteers call your local SES unit. If in a life-threatening emergency contact 000
- Avoid turning the power on at your home if there is flooding or water damage. Have a professional conduct a thorough inspection first
- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- Contact your [insurer](#) as soon as you are able to lodge a [claim](#). If you are not insured, your recovery will depend upon your own resources and assistance that may be available from government or non-government agencies
- 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
- Avoid driving as roads may be blocked
- As evidence to support your claim, take pictures of damage to property and possessions, and keep samples of materials from damaged goods. This will be used by your insurer to process your claim as quickly as possible
- You can remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and 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
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address