

Wednesday November 13, 2019

Insurers extend bushfire Catastrophe declaration to Yeppoon and Sunshine Coast

Insurance claims from bushfire-affected householders and small businesses in two Queensland communities will be escalated and prioritised following the extension of the current Catastrophe declaration.

The declaration now covers customers who suffered bushfire-related insured losses in Yeppoon and on the Sunshine Coast as well as the New South Wales mid-north coast.

The decision followed confirmation of property losses and consultation between the Insurance Council of Australia, the Queensland Government, the Queensland Fire and Emergency Service and local insurers.

Insurance Council of Australia Head of Communications Campbell Fuller said insurers had experienced a rapid increase in claims over the past 24 hours.

He encouraged affected property owners to contact their insurers as soon as possible to allow the claims process to start.

“Insurance assessors are starting to visit a limited number of areas that have been declared safe by emergency services, but dangerous bushfires remain active in many regions,” Mr Fuller said.

“Once insurers are aware of a claim they can swiftly provide appropriate help to the customer, which in many cases may include authorising urgent repairs or arranging emergency accommodation.”

Mr Fuller urged property owners in active bushfire areas to heed the advice of emergency services and not take unnecessary risks.

“Preparing your property to reduce the risk of bushfire attack is sensible and prudent, but lives are more important than properties,” he said.

By 2pm today, insurers had received 450 bushfire-related claims from NSW and Queensland. Insured losses are estimated at \$50 million. Many more claims are expected to be lodged in coming days and weeks.

Claims from these bushfires will be prioritised by all insurers. The declaration is intended to reduce the emotional, physical and financial stress experienced by affected families.

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Editors note:

Under the Catastrophe declaration the ICA has:

- Activated its disaster hotline – 1800 734 621 to assist policyholders if they are uncertain of their insurance details, or have general inquiries about the claims process. Community members can also make inquiries via www.disasters.org.au
- Mobilised Insurance Council disaster recovery specialists to support affected property owners and local community groups
- Established an industry taskforce to identify and address issues that arise

Key tips:

- Return to your property only when you have been told it is safe
- Don't worry if you cannot find your insurance documents. Insurers keep electronic records. Call 1800 734 621 if you can't remember which insurer you're with
- Take photographs and video of your property to help the assessor with your claim
- 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
- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- You can remove and discard any damaged goods that pose a health risk, such as carpets or 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
- Primary producers are reminded that they may euthanise critically injured animals without having been visited by an assessor. They should ensure they have appropriate records for any insurance claim

For bushfire recovery tips visit: <http://understandinsurance.com.au/types-of-disasters/bushfires>

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