

Saturday December 26, 2015

Christmas Day bushfires declared a Catastrophe

The Insurance Council of Australia (ICA) this morning declared a Catastrophe for areas of Victoria's Great Ocean Road region affected by Christmas Day bushfires.

ICA CEO Rob Whelan said the declaration enabled the insurance industry to escalate its response to assist policyholders.

He said the ICA was liaising with Emergency Management Victoria, the Country Fire Authority and the State Government, which were reporting at least 53 properties had been badly damaged or destroyed.

The ICA estimates initial insurance losses at \$25 million based on reported property losses, though this will change as property owners lodge claims and insurance assessors gain access to the area.

"This is a difficult time for firefighters, who are still trying to control blazes along the Great Ocean Road, as well as residents and tourists," Mr Whelan said.

"The ICA urges locals and visitors to the region to not take unnecessary risks and to heed the advice from emergency services, and listen to the local ABC radio station for updates."

Under the catastrophe declaration the ICA has:

- Activated its disaster hotline – **1800 734 621** – to help policyholders if they're unsure which insurer they are with, or have general inquiries about the claims process
- Established a taskforce of senior insurance industry figures to identify and address issues that arise
- Started preparing to send ICA staff to the area, where they will work directly with affected policyholders

"Insurers are focused on assisting their customers as quickly as possible, and the catastrophe declaration means claims from this bushfire will be given priority," Mr Whelan said. "Staff at some companies have volunteered to return from their holidays to ensure inquiries and claims can be handled swiftly."

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Follow **@ICAUS** and **#VicFires** on Twitter for insurance industry updates

Radio news grabs can be downloaded at <https://soundcloud.com/insurance-council-australia>

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The ICA has the following general guidance for policyholders:

- If your area has been evacuated, do not return home until emergency services advise it is safe to do so
- Do not be concerned if insurance documents are not readily at hand. Insurers keep records electronically. They require only your name and address to find a policy
- When it's safe, take pictures of damage to your property and possessions as evidence for your claim assessor
- Make an inventory of damaged possessions. This will help insurers process your claim
- Remove and discard fire-damaged goods that may pose a health risk.
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs. Unauthorised work may not be covered by your policy

More information on recovering from a bushfire can be found at:

<http://understandinsurance.com.au/types-of-disasters/bushfires>

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