

January 13, 2014

Insurance Council declares Catastrophe for Perth Hills bushfire

The Insurance Council of Australia (ICA) today formally declared a Catastrophe for the bushfire-affected Perth Hills area of Western Australia, where properties have been severely damaged or destroyed. One fatality has been reported.

ICA CEO Rob Whelan said insurers were still assessing the extent of the damage, but the ICA had declared a catastrophe to escalate the insurance industry's response.

The ICA has established a taskforce and has activated its disaster hotline - **1800 734 621** – to help affected residents who are not sure which insurer they are with, or who have general inquiries about the claims process.

“The ICA has already started liaising with Emergency Services Minister Joe Francis, government agencies and the Department of Fire and Emergency Services, as well as state MPs and local government,” Mr Whelan said.

“Insurers are standing by to handle inquiries and claims from affected policyholders, and they will prioritise these cases to help reduce the stress these households are suffering.

“I advise anyone affected by this disaster to follow the instructions of the emergency services and return to their properties only when it is safe to do so.”

The ICA offers the following general advice to affected policyholders:

- Contact your insurance company as soon as you can, and seek advice about the claim process under your policy, as well as what you're covered for. Many insurers have 24-hour call centres
- Don't be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only the policyholders' name and address to find a policy
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- Speak to your insurer before authorising repairs. Emergency repairs should only be undertaken in the first instance to make the property safe
- Remove and discard fire-damaged goods that pose a health risk
- If possible, keep samples of materials and fabrics to show the assessor
- Store damaged or destroyed items somewhere safe
- Make an inventory of damaged possessions. This will help insurers process your claim

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