

November 28, 2014

## Insurance Council declares catastrophe for Brisbane hailstorm

The Insurance Council of Australia (ICA) has formally declared a Catastrophe for hailstorm-affected areas of Brisbane and South-East Queensland.

ICA CEO Rob Whelan said the insurance industry was escalating its response. Claims arising from the storm would be given priority treatment to reduce the stress on affected insurance customers.

"Insurers have received thousands of claims and inquires from affected consumers, and I urge anyone who has been affected to contact their insurer as soon as they can," Mr Whelan said.

The Catastrophe declaration means:

- The ICA has set up a taskforce to liaise with the Queensland Government, local governments and emergency services organisations, and help manage issues and concerns as they arise
- The ICA's disaster hotline - **1800 734 621** – has been activated to help affected residents who are not sure which insurer they are with, or who have general inquiries about the claims process
- Insurers are prioritising claims from the hailstorm

"It is much too early to estimate the damage bill," Mr Whelan said. "Insurers are standing by to handle claims and inquiries from customers, and these will be managed swiftly and professionally."

Mr Whelan said the ICA had already talked to Premier Campbell Newman about the hailstorm and the insurance industry's response. The ICA was also today liaising with the government and emergency services under the state disaster arrangements.

The ICA offers the following general advice to affected policyholder's:

- 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
- If your home is unsafe, notify local authorities and check with your insurance company whether you can claim temporary housing expenses

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- Speak to your insurer before authorising repairs. Emergency repairs should only be undertaken in the first instance to make the property safe. Unauthorised work may not be covered by your policy
- Don't drive storm-damaged motor vehicles that may be unroadworthy. Hail-damaged vehicles will be professionally assessed by insurers in coming days. Inform your insurer when you lodge a claim if your vehicle cannot be driven
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- 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
- Making an inventory of damaged possessions will help insurers process your claim

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