

Monday November 18, 2019

## Sunshine Coast hail storm declared a Catastrophe by insurers

The Insurance Council of Australia (ICA) has declared a Catastrophe following storms that caused extensive hail damage across south-eastern Queensland yesterday.

As of 3pm (Queensland time) insurers have received more than 5000 claims (including about 3000 motor vehicle claims), with losses of about \$40 million. However, insurers expect many more claims will be lodged by householders and businesses over the next few days.

Insurance Council Head of Risk and Operations Karl Sullivan encouraged property owners to lodge claims directly with their insurers – either online or through call centres – as soon as they were able.

“Storm and hail damage is covered by household policies and comprehensive motor vehicle policies,” he said. “Insurers are standing by to help their customers and are already mobilising assessors to examine damaged properties and cars.”

Mr Sullivan said insurers had received claims for damage to cars and other vehicles (typically smashed windscreens and dented panels), and urged motorists not to drive unroadworthy vehicles.

He said many homes and businesses had suffered damage to roofs, awnings and solar panels, and overflowing gutters have caused interior damage to some properties.

Under the 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 (this is NOT a claims lodgement service)
- Established an industry taskforce to address and identify issues that arise, and work directly with emergency services, agencies and the government

This is the sixth catastrophe declared this year by the ICA. Last week a Catastrophe was declared for bushfires that have damaged or destroyed hundreds of properties in the mid-north coast of NSW, and Yeppoon and the Sunshine Coast. As of noon today, insured losses are estimated at \$110 million, with 1000 claims received to date. Many more are expected.

In October, the Rappville bushfire resulted in 200 claims with insured losses estimated at \$25 million. In September, insurers received 300 claims from fires in northern NSW and south-east Queensland, with \$20 million in insured losses. In March, the Bunyip bushfires in eastern Victoria caused losses of \$31.9 million, with 432 claims received.

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The first Catastrophe for the year was declared in February for damage to Townsville and surrounding regions following a monsoonal downpour. Insurers received more than 30,000 claims with losses of \$1.3 billion.

**Tips for householders:**

- 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 repair work may not be covered by your policy
- If your home is unsafe, notify your local authorities and check with your insurer whether you can claim temporary housing expenses
- Take photographs or video of damage to property and possessions. Keep samples of material from damaged goods to support your claim. This will assist your insurer to process your claim as quickly as possible
- You can remove and discard any water or mud-damaged goods that may pose a health risk, such as saturated carpets and soft furnishings. Remember to take photos and keep samples of materials and fabrics to show the insurance assessor
- Beware of scammers offering to provide repairs for cash
- Do not be concerned if you can't find your insurance papers. Insurers keep electronic records and only need your name and address

For storm recovery tips visit [www.understandinsurance.com.au/types-of-disasters/storms](http://www.understandinsurance.com.au/types-of-disasters/storms)

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