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Insurance Council declares catastrophe for North Queensland

The Insurance Council of Australia (ICA) has declared a catastrophe for areas of North Queensland affected by this week's storms, primarily the Cassowary Coast and Hinchinbrook regions.

The insurance industry will now prioritise claims from policyholders affected by inundation and storm-related damage.

ICA CEO Rob Whelan said ICA disaster recovery specialists were being deployed to the worst-affected areas and would reach communities once roads reopened and emergency services allowed access.

"Insurers will be mobilising response teams in the coming days to help households and businesses in affected north Queensland areas, where the severe inundation has been experienced," Mr Whelan said.

"The ICA and insurers are closely monitoring the current catastrophe and are liaising with emergency services and the Queensland Government.

"I assure the residents of North Queensland and Queensland Premier Annastacia Palaszczuk that the insurance industry is harnessing its resources to help customers in a fair and timely manner," he said.

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Now that a catastrophe has been declared this morning in North Queensland, the ICA is moving quickly, it has:

- Activated its disaster hotline – 1800 734 621 – to assist policyholders if they're uncertain of their insurance details, or have general inquiries about the claims process. Community members can also enquire via www.disasters.org.au
- Mobilised ICA staff to work directly with local services and affected policyholders in affected regions
- Established an industry taskforce to address and identify issues that arise

Mr Whelan said the ICA and insurers were committed to reducing the financial and emotional stress associated with extreme weather, from the initial assessment process through to the clean up and start of rebuilding works.

He said insurers would triage claims to ensure the worst-affected customers would receive prompt attention, and urged affected policyholders to contact their insurers as soon as possible to lodge a claim and discuss the recovery process.

He said the industry's response to Cyclone Debbie, just under 12 months ago, had been the fastest on record. To date insurers have handled more than 70,000 Debbie-related claims, with insurance losses of more than \$1.67 billion - the worst cyclone in Queensland history for property

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damage, and the second most-expensive cyclone on record in today's dollars (after Cyclone Tracey).

EDITORS NOTE: General guidance on managing and recovering from floods:

- Only return to a property when emergency services declare it safe to do so
- Only enter your property when you are certain you are not at risk
- If water has entered the property, don't turn on electricity until it has been inspected by an electrician
- Contact your insurance company as soon as possible to check policy inclusions or exclusions, and seek guidance on the claims process
- Before starting the clean up, it's very important to take photos and/or video of damage to property and possessions including vehicles to submit as evidence for insurance claims
- Keep samples of materials and fabrics to show the insurance assessor
- Remove and discard water or mud-damaged items that may pose a health risk, items include carpet and soft furnishings

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- Make a list of each damaged item, include a detailed description, such as brand, model and serial number
- 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
- Store damaged or destroyed items somewhere safe, don't throw away goods that could be salvaged or repaired

ADDITIONAL FLOOD RECOVERY TIPS:

First and foremost don't do anything that puts safety at risk

- If your home is unsafe, notify local authorities and check with your insurance company whether temporary housing expenses can be claimed
- If you need help from state emergency services volunteers call your local SES unit
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and only need your name and address
- Avoid entering flood water, on foot or in a vehicle. Floodwater can contain raw sewage and contaminants, can conduct electricity, mask

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hidden hazards, and pose a serious hazard to health. It may be deeper, or moving faster, than you expect

- Do not drive your vehicle if it has suffered water damage

Source: www.understandinsurance.com.au

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