



News release

Insurance Council
of Australia

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Urgent repair works to continue during Sydney lockdown

Residents of Greater Sydney should continue to make insurance claims for any damage to buildings or motor vehicles during the current lockdown, the Insurance Council of Australia said today.

The advice comes following confirmation by the State Government that urgent repairs are permitted to continue under the new Public Health Order. In support of the Order, insurers will cease all non-urgent home repairs until 31 July.

Urgent repairs to buildings that will continue include:

- Emergency make-safes (these occur following damage and are necessary to ensure the property and residents are safe and secure)
- Necessary repairs to ensure a home is habitable (eg, repairing a bathroom, kitchen or hot water system if necessary for the resident to remain in the home)
- Necessary repairs that are required to mitigate the risk of further damage (ie completing a roof repair so the building is not exposed to significant additional damage from wind and rain)
- Urgent repairs to damaged business premises if required to ensure the safety or security of the building (such as preventing the risk of theft or further significant damage)

In facilitating urgent building repairs, insurers may also require assessors and engineers to attend sites, including to determine whether urgent repairs are required. Insurance staff and contractors will use virtual inspections where possible and if required on-site will wear PPE and limit contact with residents.

In some circumstances, workers from outside the Fairfield, Canterbury Bankstown and Liverpool LGAs may be required to enter those areas to conduct urgent repairs, however insurers will try to minimise these occurrences by utilising workers living within those LGAs wherever possible.

Even during Covid restrictions, the repair of motor vehicles is necessary to support essential workers and emergency and health services, as well as essential travel for all residents.

Insurers have been advised that motor vehicle repairs are permitted to continue and that those living within the Fairfield, Canterbury Bankstown and Liverpool LGAs undertaking this work are authorised workers able to leave these LGAs to conduct this essential function. Residents in those LGAs are also permitted to leave their LGA for urgent repairs to their vehicle.

For hardship assistance during lockdowns, policyholders should contact their insurer who will have in place a range of flexible support options.

Comment attributable to Andrew Hall, CEO Insurance Council of Australia:

Accidents and damage will still occur during these lockdowns, so customers should not hesitate to contact their insurer if they are looking for assistance or to make a claim.

Insurers are working hard with suppliers to ensure we can continue important work on people's claims, while also seeking to comply with these restrictions.

While we play an essential function, we are extremely mindful of the intent of the Government's Health Order and where possible will limit movement of staff and contractors both into and out of impacted LGAs and across Greater Sydney.

Prior to these current restrictions a shortage of trades and goods and state border closures, on top of a number of natural disasters such as the recent NSW floods, have been impacting insurance repairs and remediation times for customers.

This two week period will only exacerbate those issues, so insurers ask for patience and understanding from the community as they work to repair property and vehicles.