

Insurance Council of Australia

Wednesday 21 July 2021

Critical repair works to continue during South Australia lockdown

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

In support of the Level 5 Restrictions, insurers will cease all non-critical building repairs until restrictions ease.

Critical building repairs are permitted to continue under the restrictions and these 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)
- Critical 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 critical building repairs, insurers may also require assessors and engineers to attend sites, including to determine whether critical 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.

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.

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 Level 5 Restrictions and where possible will limit movement of both staff and contractors.

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

Current lockdowns across the country are likely to exacerbate those issues, so insurers ask for patience and understanding from the community as they work to repair property and vehicles.