



News release

Insurance Council
of Australia

Friday, 29 October 2021

Insurance Catastrophe declared for SA severe storms

The Insurance Council of Australia (ICA) has declared an Insurance Catastrophe for parts of South Australia impacted by significant hail, rain and strong winds in the past 24 hours.

Insurers have received more than 12,000 claims so far and this number is expected to rise over coming days.

At this time, most claims are from policyholders from areas including the Barossa Valley, Elizabeth, the Adelaide Hills, Salisbury, Craigmore and surrounds.

Motor vehicle claims are two thirds of those currently lodged. It is expected crop losses from the Barossa Valley region will be substantial.

Insurers currently anticipate the need to deploy up to 80 specialist assessment and recovery personnel from interstate, including from Victoria and New South Wales.

Under South Australia's current border regime these insurance disaster responders would be subject to a range of restrictions, including prohibiting entry altogether or having to quarantine for 14 days.

The ICA is engaging with the South Australian Government to allow these essential personnel to enter South Australia to operate and support impacted communities in their recovery.

The ICA will continue to monitor the impact of storms and strong winds in Victoria to ascertain whether the Insurance Catastrophe declaration should be widened to include impacted areas in that State.

The ICA's Catastrophe Declaration serves to escalate and prioritise the insurance industry's response for affected policyholders.

Under the Catastrophe declaration:

- Claims from affected policyholders will be given priority by insurers
- Claims will be triaged to direct urgent assistance to the worst-affected property owners
- The ICA's disaster hotline has been activated 1300 728 228 to assist policyholders if they are uncertain of their insurance details or have general inquiries about the claims process (please note: this is not a claims lodgement service)
- ICA representatives will be mobilised to work with local agencies and services and affected policyholders as soon as emergency services say it is safe to do so
- Insurers will mobilise disaster response specialists to assist affected customers with claims and assessments as soon as emergency services say it is safe to do so
- An industry taskforce has been established to identify and address issues arising from this catastrophe
- The insurance industry has made this Catastrophe Declaration to activate services and support for affected homeowners and businesses and reassure them that their insurer is there to help

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

Insurers' first priority is community safety, and so we strongly encourage all those impacted by this storm event to ensure they do not undertake any activity themselves that may put their safety at risk.

It's too early to understand the extent of the damage to property and crops in affected areas or to estimate the insurance damage bill.

The insurance industry typically mobilises hundreds of staff from other jurisdictions to areas impacted by a natural disaster to assess damage and commence repairs and recovery.

Families, businesses, and communities rely on insurance disaster responders from interstate in the aftermath of severe weather events – without them, recovery is delayed with significant personal, social, and economic impacts.

The industry is facing constraints deploying staff into South Australia due to the State's border arrangements and is engaging with the State Government to ensure this does not slow the assessment and repair process.

Insurance and storm damage

- Safety is the priority – don't do anything that puts anyone at risk, particularly climbing on the roof to check damage
- Contact your insurance company as soon as possible to lodge a claim and seek guidance on the claims process
- Property owners who have sustained roof damage should advise their insurer, your insurer will arrange emergency works to minimise any hazards and prevent further damage. This can include isolating damaged solar panels or electrical circuits and installing a roof tarp.
- You can start cleaning up but first take pictures or videos of damage to the property and possessions as evidence for your claim
- Keep samples of materials and fabrics to show your insurance assessor
- Remove water damaged goods from your property that might pose a health risk, such as saturated carpets and soft furnishings
- Make a list of each item damaged and include a detailed description, such as brand, model and serial number if possible
- Store damaged or destroyed items somewhere safe
- 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
- Do not throw away goods that could be salvaged or repaired