



News release

Insurance Council
of Australia

Tuesday, 7 December 2021

ICA to assist Inglewood policyholders at Recovery Centre

Representatives from the Insurance Council of Australia (ICA) will be at the Inglewood Flood Recovery Centre on Wednesday 8 December to assist policyholders with insurance-related queries.

The flood waters that affected Inglewood homes and businesses last week have receded, leaving damage to property that is currently being assessed by insurers.

The ICA is aware of some policyholder confusion around how policies may respond to flood.

A standard definition of flood was introduced in June 2012 that applies to home and contents, small business and domestic strata-title policies. The standard definition of flood in Australia is:

The covering of normally dry land by water that has escaped or been released from the normal confines of:

Any lake, or any river, creek or other natural watercourse, whether or not altered or modified, or any reservoir, canal or dam.

Flood cover is a standard policy inclusion except where it is expressly stated cover for flood is excluded, for example where an insurer clearly states it does not cover flood, or when an option is provided to 'opt out' of flood cover.

Quote attributable to ICA CEO Andrew Hall:

Many people affected in the Inglewood area are seeking an understanding of their insurance policy and how it responds to this severe weather event, as well as the next steps in the recovery process.

The ICA representatives travelling to Inglewood from Brisbane will be available to help with general information around the claims process.

Recovering from a flood:

- Return to your 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 your electricity until it has been inspected by an electrician.
- Contact your insurance company as soon as possible to check what your policy includes or excludes and seek guidance on the claims process.
- 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 the assessor.
- Remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings.
- Make a list of each item and include a detailed description, such as brand, model and serial number.
- Store damaged or destroyed items somewhere safe, don't throw away goods that could be salvaged or repaired.
- 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.
- If you are in urgent financial need you can ask your insurer to fast track your claim and make an advance payment within five business days of you demonstrating your urgent financial need. Any advance payment may be deducted from the total value of your claim.
- If your claim has been finalised within one month of the disaster, your insurer must give you six months from the finalisation date to ask for a review of your claim (for instance, if you think the insurer has not accurately assessed your loss), even if you have signed a release.