



Insurance Council
of Australia

What to do when you return to your property after flood

- **Safety is the priority** - don't do anything that puts anyone at risk.
- **Only return** to your property when **emergency services give the go ahead**.
- 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 lodge a claim and seek guidance on the claims process.
- Don't worry if you can't find your insurance papers. Insurers have electronic records and need only your name and address.
- 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 or mud-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.
- **Do not drive your vehicle** if it has **suffered water damage**.

Urgent financial need

If you need urgent financial assistance let your insurer know, they may be able 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.

[insurancecouncil.com.au](https://www.insurancecouncil.com.au)