



News release

Insurance Council
of Australia

Sunday, 6 March 2022

ICA in Lismore, East Coast flood recovery continues – 6 March

Representatives from the Insurance Council of Australia (ICA) and its members will be in Lismore tomorrow, March 7 to assist policyholders impacted by the devastating floods.

The widespread flooding in the Northern Rivers District of NSW saw the city evacuated as the Wilsons River broke its levee last Sunday night.

The entire Lismore CBD was inundated after days of unrelenting torrential rain, which saw the river peak at 13.5metres on Monday night, leading to the city's worst flooding in nearly 50 years.

ICA and its members were today given clearance from State Emergency Services to enter the city, with plans now underway to ensure property owners receive the timely information and help needed to get the claims process started.

Eligible customers in urgent need can now receive an advance cash payment of up to \$5,000 and may also be able to access temporary accommodation under their policy.

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

The impacts in Lismore are incredibly distressing, and we understand the timely nature of getting personnel on the ground as soon as possible to assist policyholders in the claims process.

We want to make this process as simple as possible for the people of Lismore, who are already suffering tremendous losses as a result of these devastating floods.

As we have heard once again today, this time from Lismore mayor, Steve Krieg, we need to do better at protecting homes, business and communities from the impacts of extreme weather.

We once again call on the Federal Government to increase its resilience investment to \$200 million a year, and that the states and territories commit to matching this investment.

The Insurance Council outlined the investment needed in its election policy document, *Building a More Resilient Australia*, release on February 22.

As of midday Friday (March 4) insurers had received 67,537 claims related to flood in South-East Queensland and New South Wales. ICA will continue to collect claims data throughout the day and provide an update tomorrow.

Remember

- **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
- 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

- Don't worry if you can't find your insurance papers – insurers have electronic records and need only your name and address

What to do if your property has been impacted by flooding and storms

- 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
- If water has entered the property, **do not turn on your electricity** until it has been inspected by an electrician
- **Store** damaged or destroyed items somewhere safe where they do not pose a health risk
- **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