



Insurance Council
of Australia



What to do when you return to your property after flood

When to return and what to do first

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.

If your property has sustained roof damage let your insurer know. 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.

Starting the clean up

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 where they don't present 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.

Keep safe any goods that could be salvaged or repaired.

Do not drive your vehicle if it has suffered water damage and remember, do not drive in flood water.



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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 catastrophe, your insurer must give you 12 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.