



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 a property or vehicle when emergency services give the go ahead.
- If water has entered the property, don't turn on the 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.
- Before you start your cleanup take photos or video of damage to your property and contents / possessions to support your claim.
- Remove any water damaged items from the property that may pose a health risk such as soft furnishings and carpet. Take photos or keep small samples to support your insurance claim and then dispose of the items. Don't throw away items that could be repaired, unless they pose a health risk.
- Make a list of each damaged item and if possible include a detailed description, such as brand, model, and serial number.
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs, and ask for the insurer's permission in writing, as unauthorised work may not be covered by your policy.
- 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 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.