

Thursday, 21 December 2023

Insurers deploy to help Far North Queenslanders as Ex-Tropical Cyclone Jasper declared an Insurance Catastrophe

In response to the widespread damage caused by ex-tropical cyclone Jasper, the Insurance Council of Australia (ICA) today declared the event an Insurance Catastrophe, prioritising claims for affected policyholders across Far North Queensland.

With more than 3,800 claims already lodged across areas stretching from Cape York Peninsula to Mackay, insurers are focused on supporting the recovery of their customers.

Disaster response teams, including assessors and claims specialists, are on the ground to provide assistance to affected policyholders.

Under the Catastrophe declaration:

- Claims from affected policyholders are given priority by insurers
- Claims are triaged to direct urgent assistance to the worst-affected property owners
- ICA representatives will be mobilised to work with local agencies and services and affected policyholders as soon as emergency services say it is safe to do so
- Insurers will mobilise disaster response specialists to assist affected customers with claims and assessments as soon as emergency services say it is safe to do so
- An industry taskforce has been established to identify and address issues arising from this catastrophe
- The insurance industry has made this Catastrophe Declaration to activate services and support for affected homeowners and businesses and reassure them that their insurer is there to help.

Key actions for policyholders:

- Safety First: Ensure property is secure and consult authorities before returning.
- File a claim as soon as possible.
- Start the clean-up: Document the damage by taking photos and videos of damaged property and possessions and remove items that would be unsafe or unsanitary to remain in the property.
- Check your policy about temporary accommodation and emergency funds.

Quote attributable to ICA COO Kylie Macfarlane.

Insurers are here to help Far North Queensland and stand ready to help impacted policyholders through this challenging time.

The clean-up has begun, but the full impact is still unfolding.

Insurers are well-prepared to respond, regardless of the Christmas break, and are on the ground to support policyholders get back on their feet following this devastating event.

The most important step policyholders can take right now is to contact their insurer and get the claims process underway. Making a claim can happen at any point; you don't need to know the extent of the damage, it simply gets the claim in the system and allows insurers to get moving on helping policyholders in their recovery.

Customers should not be concerned about the reinsurance pool, it will not impact their ability to make a claim.