



News release

Insurance Council
of Australia

Sunday, 11 January 2026

Significant Event declared for Victoria Bushfires

The Insurance Council of Australia (ICA) has today declared a Significant Event for the severe bushfires that have been impacting Victoria since 7 January 2026.

The ICA's preliminary catastrophe processes have been activated, assisting the ICA and insurers to assess the insurance impact of these widespread bushfires.

Under a Significant Event declaration:

- The ICA commences its claims data collection, analysis, and reporting processes in consultation with members.
- ICA representatives work with government and agencies to understand impacts on the community and ensure affected residents receive assistance.

This event may be escalated to an Insurance Catastrophe if there is a significant increase in claim numbers or complexity, or in consultation with insurers.

This remains an unfolding emergency and insurers' priority is community safety. We strongly encourage all those impacted to put their safety first and adhere to evacuations orders.

If your property has been impacted, please contact your insurer as soon as it is safe to do so to commence the claims process, even if you do not know the full extent of damage.

Insurers will look to deploy claims teams to these regions once the emergency has passed and it's safe to do so.

Information about what impacted policyholders should do and how to go about the claims process can be found [on the ICA website](#).

Quotes attributable to ICA Director of Mitigation and Extreme Weather Response, Liam Walter:

Insurers' first priority is community safety and we strongly encourage all Victorians to follow the advice of emergency services.

This Significant Event declaration extends to all of Victoria, allowing the ICA to monitor claims across the entire state.

While it's too early to estimate the total damage bill of these fires, insurers stand ready to assist impacted policyholders in their recovery.

The ICA is in close and ongoing conversation with local response agencies.