

January 27, 2013

## Queensland storms and inundation triggers state-wide catastrophe declaration

The Insurance Council of Australia today declared a catastrophe for large parts of Queensland affected by storms and inundation caused by ex-Tropical Cyclone Oswald.

Mr Rob Whelan, CEO of the Insurance Council, said moderate to severe damage had been experienced in communities from the NSW border all the way north to Cairns.

He said substantial damage in particular was being reported in the Wide Bay area.

"The declaration of a catastrophe by the Insurance Council means insurers have established a taskforce to help coordinate the recovery process. The general insurance industry will focus on handling inquiries and claims from customers and undertaking the claims assessment process as swiftly as possible," Mr Whelan said.

The ICA is now operating its disaster hotline – **1800 734 621** – to help people affected by the storms and inundation who are not sure which insurer they are with, or who have general inquiries about the claims process.

"The ICA is in regular discussions with Emergency Management Queensland, the Queensland Government, State Emergency Service and other agencies and organisations to ensure the general insurance industry can respond swiftly and appropriately to the emerging natural disaster situation."

Mr Whelan said insurers had received several thousand claims by noon today, though it was too early to estimate insurance losses and many more claims were expected this week as property owners returned from holidays. He said at least 150 properties had reportedly sustained severe damage in the Wide Bay region.

"Insurers are greatly concerned about extreme weather expected over the next few days in Queensland, with severe inundation already having been experienced in several towns and cities, and major flood warnings now in place for every river from Cairns to the border," Mr Whelan said.

"The general insurance industry had anticipated a very wet summer this year while also hoping Queensland might avoid a repeat of 2011. Unfortunately, this catastrophe declaration is the result of the first cyclone to come close to the coast this season, and the weather bureau has warned it's highly possible we will see more before the end of summer."

This is the third catastrophe declared by the ICA in 2013, with insurers managing claims following severe bushfires in south-eastern Tasmania and northern New South Wales. Since early 2010, the ICA has declared six catastrophes in Queensland for flooding and cyclone damage, with losses of almost \$4 billion.

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Things to do to help the recovery process:

- Return to your property but only when emergency services declare it safe to do so
- Only enter your property when you are satisfied you are not at risk
- Contact your insurance company as soon as possible to check what your policy includes or excludes, and seek guidance on the claims process
- Start cleaning up
- Take pictures of damage to the property and possessions as evidence for your claim
- Remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings
- Keep samples of materials and fabrics to show the assessor
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Store damaged or destroyed items somewhere safe
- Speak to your insurer before authorising repairs. Emergency repairs should be undertaken only in the first instance to make the property safe

Things to be aware of in the recovery process:

- Do not do anything that puts your safety at risk
- Do not undertake major repairs or employ tradespeople without checking with your insurer – you may not be covered for unauthorised repairs
- Do not drive your vehicle if it is not roadworthy due to water damage
- Do not throw away goods that could be salvaged or repaired
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address