

January 30, 2014

Insurers urge North Queenslanders to prepare for cyclone

Australia's insurers are today monitoring the impact of storms and tide surges associated with the tropical low bearing down on North Queensland which is expected to make landfall as a category 1 cyclone, and are preparing teams to respond if severe damage occurs.

The Insurance Council of Australia (ICA) urges affected property owners and residents located in the path of the cyclone to prepare for possible damage, stay safe and follow the advice of Queensland's emergency services.

ICA CEO Rob Whelan said the ICA had been involved in daily briefings with Emergency Management Queensland about the predicted impact of the tropical cyclone.

"We will continue to monitor the situation and liaise with Queensland authorities, and our members are standing by to handle inquiries and claims from affected policyholders," Mr Whelan said.

"Northern Australia is vulnerable to cyclones and severe tropical storms, but the insurance industry is well prepared. Last January, Queenslanders saw the impact of ex-TC Oswald, which caused insurance losses of almost \$1 billion and triggered a rapid response from insurers. And in 2011, Cyclone Yasi caused losses of more than \$1.4 billion."

Property owners and residents can take practical steps to reduce cyclone damage - visit the Understand Insurance website, [preparing for cyclones](#).

The ICA offers the following general advice to policyholders who suffer storm or cyclone damage:

- Contact your insurance company as soon as you can, and seek advice about the claim process under your policy, as well as what you're covered for. Many insurers have 24-hour call centres
- Don't be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only the policyholders' name and address to find a policy
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- Speak to your insurer before authorising repairs. Emergency repairs should only be undertaken in the first instance to make the property safe
- Remove and discard storm-damaged goods that pose a health risk
- If possible, keep samples of materials and fabrics to show the assessor
- Store damaged or destroyed items somewhere safe

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January 30, 2014

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- Make an inventory of damaged possessions. This will help insurers process your claim

The ICA's disaster hotline – **1800 734 621** – can help affected residents who are not sure which insurer they are with, or who have general inquiries about the claims process.