

October 17, 2013

## Insurance Council declares Catastrophe for NSW bushfires

The Insurance Council of Australia (ICA) tonight formally declared a Catastrophe for bushfire-affected regions of NSW where properties have been severely damaged or destroyed.

ICA CEO Rob Whelan said insurers were still assessing the scope of the damage, but a taskforce had been established to escalate the industry's response and the ICA had activated its disaster hotline - 1800 734 621.

"Insurers are standing by to handle inquiries and claims from policyholders," Mr Whelan said. "I advise anyone affected by this disaster to follow the instructions of the emergency services and return to their properties only when it is safe to do so."

"At this stage the ICA is relying on information from the NSW Rural Fire Service and does not have firm damage estimates. Insurers will monitor the situation overnight and tomorrow, and I expect we will have a firmer grasp of the extent of the damage before the weekend."

"The ICA will be liaising with government agencies and emergency services, in particular the RFS, as well as local governments and state MPs, to assist with issues and inquiries."

The ICA offers the following general advice to affected policyholders:

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

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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.