

Tuesday April 15, 2014

## Assessors enter cyclone-affected areas

Insurance assessors today started entering north Queensland communities affected by Tropical Cyclone Ita.

Insurance Council of Australia CEO Rob Whelan said: “Teams of assessors arrived in Cairns before Cyclone Ita hit in anticipation their services would be required. Now, as roads reopen, they are among the first non-emergency services people entering these communities when it’s declared safe to do so.

“The ICA has also sent a disaster recovery specialist to the region. He reached Cooktown today to liaise with local authorities, help identify any insurance-related issues and resolve these where possible.”

Mr Whelan said insurers had received 680 claims by noon today, with insurance losses estimated at \$8.4 million. He said insurers were prioritising cyclone claims and he urged policyholders whose properties had been damaged to contact their insurer as soon as possible to start the claims process.

Mr Whelan said the ICA also supported the warnings from Queensland Attorney-General Jarrod Bleijie about door-to-door scammers offering unsolicited repairs.

“Contact your insurer before authorising any repair work or hiring tradespeople,” Mr Whelan said. “Unauthorised repairs may not be covered by your insurance policy. Be aware that unscrupulous people may try to take advantage of disaster victims. If in doubt about whether a tradesperson or builder has been sent by your insurer, contact the company.”

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 damaged goods from your property that pose a health risk (but take pictures first)
- 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.

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