

## Media Release

January 5, 2015

## Insurance Council declares Catastrophe for South Australian bushfires

The Insurance Council of Australia (ICA) has declared a Catastrophe for bushfire-affected regions near Adelaide, where properties and vehicles have been severely damaged or destroyed.

ICA CEO Rob Whelan said the declaration of a catastrophe meant insurers would escalate their response, and claims arising from the bushfires would be given priority by insurers.

He said: "I urge anyone affected by the bushfires to avoid taking risks, and enter their properties only when authorities have declared it safe.

"The ICA is liaising with the State Government, emergency services, local governments and Members of Parliament to provide support and help resolve issues.

"At this stage the ICA is relying on information from the CFS and does not have firm damage estimates. Insurers will continue to monitor the situation, and I expect the ICA will have a firmer grasp of the extent of the damage in the next few days as owners return to their properties, assess the damage and contact their insurer or insurance broker."

Under the Catastrophe declaration the ICA has:

- Established a taskforce of insurers to identify and address issues that arise
- Activated its disaster hotline 1800 734 621 to help affected residents who are not sure which insurer they are with, or who have general inquiries about the claims process
- Activated its disaster team. ICA staff will attend recovery centres to work directly with affected policyholders

Mr Whelan said primary producers whose livestock had been injured in the fires did not have to wait for assessors before euthanasing animals. Instead, they should do the following:

- Urgently contact their insurer to notify them stock will need to be destroyed as soon as possible
- Take photographs of the condition of the livestock
- Collect other information about the livestock that the insurer may request, before destroying
- Carefully record the number of livestock and disposal details so that assessors can verify upon arrival

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The ICA offers the following general advice to affected policyholders (more information is available at <a href="http://understandinsurance.com.au/types-of-disasters/bushfires">http://understandinsurance.com.au/types-of-disasters/bushfires</a>)

- 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 policyholder's 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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