

Tuesday February 24, 2015

Cyclone Marcia update

The Insurance Council of Australia (ICA) advises that as at 9am today (Queensland time) 8950 claims have been lodged by policyholders affected by Tropical Cyclone Marcia.

Estimated insurance losses now stand at \$53.4 million.

Insurance Council CEO Rob Whelan said ICA staff and insurance response teams in Yeppoon and Rockhampton continued their work with residents affected by the cyclone.

"More claims are expected to be lodged as residents return to their homes and assess the extent of damage to their property and possessions – we encourage all affected policyholders to call their insurer and work through the claims process as soon as practicable," Mr Whelan said.

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.

For ICA updates on Cyclone Marcia via Twitter, follow @ICAUS

Disaster recovery tips (Source: www.understandinsurance.com.au)

- Check your home for damage. If you need help from state emergency services volunteers call your local SES unit. If in a life-threatening emergency contact 000
- Avoid turning the power on at your home if there is flooding or water damage. Have a professional conduct a thorough inspection first
- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- Contact your insurer as soon as you are able to lodge a claim. If you are not insured, your recovery will depend upon your own resources and assistance that may be available from government or non-government agencies
- Don't be concerned if insurance documents are not readily at hand. Insurance companies keep records electronically and require only your name and address to find your policy
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs, and ask for the insurer's permission in writing. Unauthorised work may not be covered by your policy
- Take pictures of damage to the property and possessions as evidence for your claim assessor
- You can remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings, but take photos and keep samples of materials and fabrics to show the assessor
- Keep any items that could be repaired and if in doubt speak to your insurer
- Make a list of each item and include a detailed description, such as brand, model and serial number