

Thursday September 29, 2016

Insurers monitor SA storm damage

The Insurance Council of Australia (ICA) and its members are closely monitoring the impact of the storm system that struck South Australia late yesterday, leaving the state without power.

As part of its disaster response process, the ICA is liaising with state and local governments, agencies and the emergency services.

Reports to insurers indicate largely low-level damage to property across a very widespread area, though it will take several days for a more complete picture to emerge.

Home and business owners who have been affected and intend to lodge a claim should contact their insurer or broker as soon as they can to get the claims process started.

Household insurance policies typically don't cover food spoilage until power has been out for more than 24 hours, which may exclude claims in areas where power has been restored.

Insurers are also watching the impact of extreme weather passing across south-eastern Australia for its impact on properties, in particular in areas affected over the past week by flood and storm damage.

Householders and business owners should:

- Stay away from downed power lines, poles and wires, and fallen trees
- Avoid entering floodwater
- Speak to your insurer before attempting or authorise any building work, including emergency repairs. Unauthorised work may not be covered by policies
- Take photographs or videos of damage to property and possessions, and keep samples of materials from damaged goods, as evidence to support claims. This will be used by your insurer to process claims as quickly as possible
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address

For more tips and information on recovering from storms, visit:

<http://understandinsurance.com.au/types-of-disasters/storms>

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