

Monday February 13, 2017

Insurers monitoring NSW bushfire damage

The Insurance Council of Australia (ICA) and its members are monitoring the impact of bushfires that are raging across regional New South Wales.

An ICA representative will today head to the state's Central West to assist affected policyholders, and liaise with emergency services and local and state government agencies.

Early reports indicate stock and other agricultural losses, as well as some homes damaged or destroyed. However it is too early to gauge the extent of insured losses.

The ICA urges affected property owners and residents to stay safe and return to properties only when emergency services advise them it is safe to do so.

ICA CEO Rob Whelan said: "Insurers are standing by to handle inquiries and claims. Policyholders are urged to contact their insurer or insurance broker if they intend to lodge a claim.

"Primary producers who need to euthanise injured livestock can do so, but they should first advise their insurer and make sure they keep records for the purposes of making a claim."

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 to help insurers process your claim
- The ICA is operating 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.

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