

5 Key Insurance Tips for Floods



Riverland
Community
Justice Centre

1. Starting your Claim



- Let your insurer know of your intent to claim. If the flood has been declared a catastrophe, there might be shorter waiting times or other information they can tell you.
- Ask for a copy of your PDS and Schedule
- If you don't know who your insurer is, contact the Insurance Council of Australia (1800 734 621)

2. Looking for Key Words



- It's always best to fully read and understand your PDS, but if you don't have time, some key things to look for are:
 - Do you have temporary or emergency accommodation cover?
 - Do you have 'storm' 'rainwater' and 'run-off' cover?
 - Do you have 'Flood' cover?

3. Take Photos of Everything



- Ideally, prepare for any future claims by documenting your property and area (including sheds, fences, etc.) before an event occurs.
- Take photos and videos: of any damage, before and after moving anything, and of proof of steps taken to prevent future damage.
- Avoid destroying property, repairing damage, or making purchases you intend to claim without your insurer's written consent.
- Keep copies of photos/videos in an electronic folder (ideally cloud-based).
- Don't forget photos of detailed places, like inside cupboards or drawers.

4. Keep a Record



- Everything you do should have physical evidence – keep all receipts, use email (or confirm in writing after a phone call), and create a log recording all communication with your insurer/broker/assessor etc or steps taken in an insurance claim.

5. If in Doubt, Seek Advice



- If you are unsure about any part of your claim or entitlements, seek expert advice.
- Get advice especially if:
 - You're asked to accept a settlement offer; or
 - You want to make a complaint about your claim