

“Am I Insured”

Important Information in assisting you back to your home or business whether insured or not.

At a time of extreme mental, physical and financial hardship we would like to provide you with a little assistance in rebuilding and recovering from the devastating flood that has been bestowed upon us all.

Following are the key points and a check list of the main options you may have available to you and your family in financially recovering and rebuilding your home and your businesses including:

- Important Contact Information
- Before you clean up what to do?
- Steps to take if you have Insurance Cover
- Steps to take if you do not have Insurance Cover
- Home Inventory Check List (Attached)

Important contact information

- Disaster Recovery Hotline – 1800 173 349
- SES – 132 500
- Centrelink – 180 22 66
- Insurance Council of Australia – 1300 728 288
- Queensland Government Web Site – qld.gov.au

Before you clean up

When it is safe to return to your home or business, you may find extensive flood damage. Before you begin cleaning up and removing goods, it is important that you contact your insurance broker or insurer as soon as you are able to.

Even if you do not know the full extent of the damage, it is best to contact your insurer or broker immediately. They can tell you what they will need to know to support your insurance claim.

If you are uninsured the Federal and State Governments have a number of disaster relief packages available to financially assist those who qualify. We have in this document summarised the main options available to you and or your business.

If you have Insurance Cover

You may be asked to photograph damage or wait for an insurance assessor to inspect your property before you begin cleaning. If you need to find out who your insurer is, phone your broker or the Insurance Council of Australia's 24-hour Emergency Hotline on 1300 728 228. The next steps are important in having your potential claim assessed as quickly as possible

- Make contact with your insurance company and seek advice about the claim process under your policy.

- Do not be concerned if insurance documents have been lost or damaged due to the flood.

Insurance companies keep records electronically and only require the policyholders' name and address in order to locate a policy.

- Contact your insurer / broker before authorising major repairs.
- Consider removal of water and mud damaged possessions. Carpets and soft furnishings can be removed from the building as part of the clean up. But if possible take photos before removing your possessions so they can be inspected by your insurer.
- Make an inventory of the possessions that have been damaged as a result of the flood and if at all possible include the replacement cost of the items as this may assist in the claim process. (We have attached a home inventory check list to assist you in recording this information).
- You will also need to obtain quotes for the reconstruction or replacement of buildings. In this regard the Building Services Authority (BSA) can assist in a search for a contractor supplier or other related services at www.bsadisasterrecovery.qld.gov.au

It is important to note that insurance policies vary. The Insurance Council of Australia advises policyholders to check with their insurer / broker to see whether the following options are available:

- The cost of removing insured debris from your home and surrounding property. (Check before arranging collection). Local councils may also assist with the removal.
- Temporary accommodation costs. (Conditions may apply – seek clarification prior to booking and paying for temporary accommodation).
- Loss of business revenue and replacement of equipment etc....

Your personal and business insurance policies may provide you with other benefits and it is best to discuss all the benefits that you will be entitled to with your Broker or insurer.

As Insurance Specialists Altitude Financial Group are happy to assist you in the preparation and lodgement of insurance claim forms.

If you do not have insurance cover or your insurance policy does not cover you against flood damage

If you are un-insured or not covered for flood damage under your insurance policy there are a number of personal and or business disaster financial relief packages for those who qualify, provided by the Queensland and Federal Governments.