

# Are you storm ready?



Do your OC clients know what steps to take if their apartment or unit is damaged in a storm? Renee Cassidy, Claims Manager at Whitbread Insurance Brokers advises her top tips for you to share with your clients should their property suffer damage during a severe weather event.

It's a wintery day in late June, and the wind has been howling all day amid heavy downpours and pelting hail. You approach your driveway after a long day at work, and as you pull in, your eyes widen at the site that greets you – a large gumtree on the property has fallen through the roof of your unit.

You rush inside to assess the damage, only to find a gaping hole around the impacted region and see that water has been pouring into your home for an extended period of time.

**After the initial shock has subsided, panic sets in - what should you do next? Who do you call?**

## What are the first steps you should take in an emergency?

- If you can't get hold of your Strata Manager, insurance broker or insurance company to ask for advice, don't wait to speak to them. You should engage professional services to perform temporary 'make safe' repairs to the site of damage so further damage is less likely to occur. In this instance, it could involve putting a tarpaulin over the area of the roof which has been damaged so that when it rains, resultant water damage is less likely to occur inside your unit.

# Are you storm ready?

## What are the first steps you should take in an emergency?

- If you find yourself in trouble *outside of business hours* and need emergency repairs, you will have the most luck with the SES, or relevant afterhours tradespeople.
- After the property has been secured as best as possible, you should then contact your managing insurance broker or insurance company to lodge a claim for the damage.
- If you need further assistance, including updates on major catastrophes, we recommend contacting the Insurance Council of Australia (ICA) on their disaster hotline - **1800 734 621**.
- Once your claim is lodged, the insurance company will then allocate an assessor and / or builder / contractor to come out, evaluate the damage and arrange for permanent repairs as soon as possible. If you have an insurance broker, they will manage this process on your behalf.

## Has a catastrophe been declared?

After very severe storms that cause serious and widespread damage, the weather event can be declared a catastrophe by the ICA. But what does catastrophe mean in the context of your insurance?

**If a catastrophe occurs, it means you are able to carry out emergency repairs for damage to your property without needing to lodge a claim, or needing to get prior approval from the insurance company.**

In this instance you can lodge your claim at a later date and push ahead with immediate repairs. The insurer will then reimburse you for these costs .

In significant weather events, or catastrophes, insurance companies will often send out large groups of claims assessors to affected areas to help process your claim as efficiently as possible.

## What is catastrophe cover?

Part of your Strata Insurance policy, Catastrophe cover can insure you for the increased cost of repairs that may occur as a result of an emergency afterhours callout, and the increased cost of supplies needed for repair. For example, the cost of tarpaulins may skyrocket if they are in high demand and there is a limited supply.

**Note: Catastrophe cover is in addition to your Building Sum Insured, and is not always automatically included. We recommend checking your Strata Insurance policy to make sure this feature is included in your cover.**



# Are you storm ready?

## How can an insurance broker help you rest easy?

Often in times of catastrophe, insurers are inundated with claims – this is where a broker can really set your mind at ease.

- An insurance broker will ensure that your claim is handled and dealt with as efficiently as possible by the insurer, to reach the best possible outcome.
- An insurance broker can provide you with advice on what to do. Insurers will be communicating with brokers, and will send important information in times of catastrophes.
- You won't spend hours on hold – you will be able to speak to an expert insurance and claims advisor when you need it most.
- Your claims advisor and account manager can hold your hand and provide advice throughout the entire claims process, to ensure things are settled as quickly and smoothly as possible.
- Brokers can clarify complexities and answer all of your questions.

## Preparing before the storm hits...

- ✓ Speak to your Strata Manager and **ask for a contact list of preferred repairers / tradespeople** to call should you need to make emergency repairs outside business hours.
- ✓ **Clean out guttering** to prevent overflow of water into the roof cavity.
- ✓ Try to **cut back any overhanging tree branches** that may fall and damage your roof.
- ✓ **Ensure outside drains on your property are not blocked** so if there is a large deluge, water doesn't overflow and flood your home.
- ✓ Make sure you **engage professional tradespeople** if required to carry out any preventative works to your property.

*This article is not intended to be personal advice and you should not rely on it as a substitute for any form of personal advice. Please contact Whitbread Associates Pty Ltd ABN 69 005 490 228 License Number: 229092 trading as Whitbread Insurance Brokers for further information or refer to our [website](#).*