



Insurance Council
of Australia



What to do if your property has been impacted by flood and storms:

- Start the cleanup but first take many photos or video of damage to the property and contents/possessions to support an insurance claim.
- Remove from the property any water damaged items like soft furnishings and carpet that may pose a health risk. Take photos of the damaged items to support an insurance claim and then dispose of the items.
- Make a list of each item damaged and add a detailed description, include brand, model, and serial number if possible.
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs, and ask for the insurer's permission in writing. Unauthorised work may not be covered by your policy.
- Keep items that could be repaired unless they pose a health risk.