

Insurance guide

Insurance claim checklist for Queensland flood

We have set out below, a guide to the initial steps you should take in pursuing an insurance claim for loss suffered as a result of the flood.

1. Take all possible steps to ensure you remain safe at all times.
2. Take all reasonable steps to minimise damage to your property/business in order to mitigate your loss. However no steps should be taken that could expose any person to a risk of injury.
3. If safety limitations permit, obtain your copies of the relevant policies – there may be several different policies (ie for buildings, contents, liability, business interruption etc) for all different risk addresses (ie home, business, holiday/investment property etc) and for all different entities (ie individual, partnership, company etc), but for the most part there will be one multipack or ISR policy providing broadform buildings, contents, liability and business interruption cover for each risk address or entity.
4. If your copies of your policies have been lost in the flood or it is not safe to return to your properties to obtain copies of your policies but you know the contact details of your broker/insurer, contact your broker/insurer and request copies of your policies and a claim form.
5. Complete and submit claims on all policies providing whatever detail you have available at the time.
6. Draft an inventory of loss for each risk address and insured including the cost of temporary accommodation, rental cars, make safe works and contents and extra costs of working and loss of profits for business interruption claims.
7. Retain and, if safety limitations permit, gather all documents possible to support the items listed in inventories of loss such as invoices, receipts, financial statements, tax returns and the like or commence contacting those in a position to supply copies of those documents (i.e. retailers, accountants, the ATO etc).
8. Consider the extent of flood cover provided in each policy and any applicable exclusions (or obtain legal advice in relation to these issues) whilst awaiting the insurers' response to the claim so your are in the best position to predict and meet the insurers' responses.

If you have any queries in relation to any of the above, please do not hesitate to contact Herbert Geer at www.herbertgeer.com.au.

**This article was produced by Herbert Geer.
It is intended to provide general information in summary form on legal issues.
The contents do not constitute legal advice and should not be relied upon as such.**