

Flood and Storm Property Damage – Insurance Considerations

Purpose – This flyer contains general information and guidance on what to do and consider if you have experienced property damage following a storm or flood.

1. First things first: immediate steps to take before and after a flood or storm

1.1 After ensuring nobody is in life-threatening danger, you should consider taking the following steps:

- (a) If it is safe to do so, before or during a flood or storm, do whatever you can to minimise damage to your house and property (i.e. sandbagging or removing movable items). Some insurance policies include requirements that you minimise the damage caused by an event such as a flood or storm (where it is reasonably safe to do so).
- (b) Once it's safe to return to your house or vehicle that has been damaged by a flood or storm, you should take photographs of the damage before making any attempt to clean or fix it. Take photos inside and outside, particularly of things like the water line, any broken windows, damage to the ceiling, as well as soiled contents. This will help you show the extent of the damage caused by the event (flood or storm). Check to see if anything has been taken from your home.
- (c) Try to recall and record the time and description of any critical events (such as losing power, water entering your property, wind destroying a particular item, damage caused by loose objects etc.). Make notes in your phone
- (d) Save contact details for your insurer(s) (home, contents, car) in your phone.
- (e) Contact your relevant insurer(s) as early as possible to commence the claims process.

2. Work out which insurer to call

2.1 There are three main types of common insurance that may be relevant in a flood or storm situation, including:

- (a) Home insurance – relates to structural damage to a property and various fixed items both inside and outside the property.
- (b) Contents insurance – relates to damage to items contained in a property that are not fixed to that property.
- (c) Vehicle insurance – relates to damage to your vehicle (car, caravan boat etc.)

2.2 If you have been notified that your home insurance policy does not include coverage for 'flood' damage you may still have coverage for other types of damage (see below).

2.3 When you call the insurer, they'll give you a claim number. Save this to your phone as you'll need it every time you talk to them.

3. Flood vs storm damage?

3.1 Most home insurance and contents insurance policies distinguish between 'flood' damage' and 'storm' damage. Even if you don't have 'flood cover', some of the damage you've experienced might still be covered – there are more questions you should ask your insurer (see below).

3.2 Because your insurance company has agreed to cover specific things at your house for specific types of damage, caused by a specific list of things, it is important to take a step back and work out what has been damaged at your house and how was each item damaged. Under your insurance policy, it will often matter whether the damage was caused by rising flood water or falling rain water.

Type of damage	Definition
Flood damage	In relation to home and contents insurance policies, the definition of 'flood damage' is now uniform across Australia: <i>flood means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:</i> <i>(a) a lake (whether or not it has been altered or modified);</i> <i>(b) a river (whether or not it has been altered or modified);</i> <i>(c) a creek (whether or not it has been altered or modified);</i> <i>(d) another natural watercourse (whether or not it has been altered or modified);</i> <i>(e) a reservoir;</i> <i>(f) a canal;</i> <i>(g) a dam.</i>
Run-off	There is no standard definition so you'll need to check your policy document. Rainwater run-off is usually rain that has collected or pooled on the ground or has overflowed from swimming pools – but not where it has mixed with flood water.
Storm damage	There is no standard definition for storm damage so you'll need to check your policy document. Cover for storm damage will often include damage caused by storms, rainwater, run-off (not combined with flood water), mudslides and landslides.

3.3 You should carefully consider which category of damage has occurred to your property or vehicle before applying for indemnity under your insurance contract.

Example – your home insurance policy does not include flood damage but it does include storm damage. The creek beside your house rose and flooded the bottom storey of your house. The wind and rain dislodged a tile on your roof, allowing rainwater to enter and your kitchen ceiling to collapse. The damage to the bottom storey will likely be excluded as 'flood damage', but the damage caused by the ceiling collapse may be covered as 'storm damage'.

4. Frequently asked questions

Question	Answer
1. What information may I need to provide my insurer?	Your address, policy number (do not worry if you do not have this information), when and how the water entered your house/vehicle, what has been damaged, whether any further damage has occurred (during the clean-up or by looting etc). You must be honest with the insurer. Further information below
2. What items should I submit a claim for?	You should only submit claims for items that are insured that have been damaged by a weather event (either storms or floods).
3. What if I am unsure whether something is insured?	If you are unsure whether or not something is covered by insurance, you should submit the claim anyway.
4. My home and contents insurer says I don't have flood cover. What other questions should I ask the insurer?	You should ask your insurer whether you are covered for storm damage or any other type of coverage relevant to storms or floods. You could also ask for a written outline of why they consider you are not covered under your policy. Further information below
5. My car/boat was also damaged at home, will I be able to recover for that on my home and contents?	Most home and contents insurance policies exclude vehicles such as cars, caravans, boats etc. You should consider the terms of your vehicle insurance policy if your vehicle is damaged by storm or

	flood. It is most likely that a 'comprehensive' cover will include damage from storm or flood.
6. What will the insurer do?	The insurer will likely ask you to send through photos of the damage and will send someone out to take a look. That person will take photos and may ask you some questions. They'll report back to the insurer. The insurer should keep you informed of how your claim is progressing, and if they agree or don't agree to cover the damages you've claimed. Keep copies of all emails you exchange with the insurer and make a quick note in your phone if you speak to the insurer, noting the person you spoke to and what they said. You can also ask them to send you an email summarising the things you've spoken about.
7. What can I do if the insurer denies my claim?	<p>If your insurer declines your claim and it doesn't make sense to you, you should seek a second opinion. To do this, you can find legal help through the Community Legal Centres Queensland website: https://www.communitylegalqld.org.au/find-legal-help/</p> <p>If you disagree with the insurer's decision, you should also raise any complaints directly with your insurer who will likely have an internal complaints policy/procedure.</p> <p>If that avenue does not resolve your complaint, you can make a complaint to the Australian Financial Complaints Authority (https://www.afca.org.au/make-a-complaint/complain).</p>

<p>Things to check at a damaged home - even if you do not have flood cover, there may still be other things your insurance covers. If YES to any of these, tell your insurer and ask if there is cover for this.</p>	<p>If you are helping someone to deal with their insurer, consider asking the questions below, to help them tell the full story and to make sure they think about all categories of damage that might be covered.</p>
<ul style="list-style-type: none"> • Did any trees or branches damage your house/car/fence? • Was there a landslide or mudslide? • Are there any signs of rainwater coming in through the roof/ceiling? • Are any windows broken? • Is the TV aerial still in place? • Did the power go off? • Are any electrical goods that weren't submerged damaged? • Did any cars or boats run into your house causing damage? • Has anything been stolen? • Was there food in the fridge/freezer that has gone off? • Did your pool overflow? Where did that water go? Did it cause damage? • Is there any impact damage? (eg if a car has run into your house) • Did any animals or livestock end up in your house/yard and cause damage? <p>Many policies include an amount for things like broken windows, food spoilage etc – don't be afraid to ask the insurer about this.</p>	<ul style="list-style-type: none"> • Were you at home? • What was the weather like? Rain, wind, hail, lightning? • Was it day time or night time? • How long had it been raining? • Was any rainwater pooling on or near your property? • Do you have any drains near your property? If yes, were they working or overflowing? • Did you see the water rising or entering the property? If yes, where was it coming from? What time was this? • Did the power go off? What time was this? • Did any trees or other things fall on to your roof, fence, car or anything else? • Did your roof leak? • Did any windows break? • Was there any flying debris that ran into your house? • Did any cars/boats etc run into your house? • If your property was inundated, how far up did the water get? • When did you get back to the property? • What did you see on your return? • What has been done since to clean up? • Did you have food/medicine in the fridge/freezer?