

# Flood recovery



## Top tips

- Don't take risks. Return to your property only when emergency services give the green light
- Only enter your property when you are certain it is safe
- If water has entered the property, don't turn on your electricity until it has been inspected by an electrician
- Contact your insurance company as soon as possible to check what your policy includes or excludes, and seek guidance on the claims process
- You can start cleaning up but first, take pictures or videos of damage to the property and possessions as evidence for your claim

## Other flood recovery tips

- If your home is unsafe, notify local authorities and check with your insurance company whether you can claim temporary housing expenses
- If you need help from state emergency services volunteers, call your local SES unit
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address
- Avoid entering flood water, on foot or in a vehicle. Flood water can contain raw sewage and contaminants, can conduct electricity, mask hidden hazards, and pose a serious hazard to health. It may be deeper, or moving faster, than you expect
- Do not drive your vehicle if it has suffered water damage

## What can I do?

- Photograph, then remove and discard, any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings
- 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
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Keep samples of materials and fabrics to show the assessor
- Store damaged or destroyed items somewhere safe
- Do not throw away goods that could be salvaged or repaired

## What is a flood?

The government's standard definition of flood for household and small business insurance is:

*The covering of normally dry land by water that has escaped or been released from the normal confines of:*

- any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or
- any reservoir, canal, or dam

## Need more information on flood insurance?

Visit [www.understandinsurance.com.au/types-of-insurance/flood-insurance](http://www.understandinsurance.com.au/types-of-insurance/flood-insurance) for more tips