



<http://understandinsurance.com.au/types-of-disasters/earthquakes>

Earthquakes

Earthquakes are one of nature's most destructive events and can lead to widespread damage, sometimes triggering fires and tsunamis.

Australia has a low incidence of earthquakes. However, they can and do happen.

A magnitude 5.6 earthquake that hit Newcastle, NSW, in 1989 killed 13 people and injured 160. It caused \$3.2 billion in insurance losses. In June 2012, Moe in southern Victoria was struck by an earthquake that measured 5.4 on the Richter scale, fortunately causing little damage*.

Most insurers cover damage caused by an earthquake.

Geoscience Australia measures the magnitude of intensity of earthquakes. If you experience an earthquake you should report it to [Geoscience Australia](https://earthquakes.ga.gov.au/) [<https://earthquakes.ga.gov.au/>] .

*Geoscience Australia Newcastle Earthquake Report [https://www.ga.gov.au/products/services/controller?event=GEOCAT_DETAILS&catno=69527]

Preparing for an earthquake

Earthquakes by their nature are unpredictable, and often only give a few seconds warning before they strike.

Having a well-maintained property and making sure shelves and pictures are securely fastened can reduce the risk of damage and injury.

Check your insurance policies to ensure they are up-to-date and the sum insured matches the value of your home and contents. Your CTP motor vehicle insurance policy does not cover you for damage to the vehicle, or for the damage it might do to other property.

Recovering from an earthquake

- Once the shaking stops you can check for injuries and hazards and start the cleanup process
- If you suspect your property has sustained structural damage, leave it immediately and contact the SES. Contact your insurer to see if your policy covers temporary housing expenses. Aftershocks may strike at any time. These secondary earthquakes are usually less violent than the main quake, but they can be strong enough to cause additional damage and weaken buildings. Aftershocks can also trigger secondary disasters such as tsunamis, landslides, fires and floods, and further threats such as the collapse of structurally weakened buildings
- Take care at all times as structural damage may be hidden
- Stay away from downed power lines, poles and wires, and fallen trees
- Contact your insurer as soon as you are able to lodge a claim
- 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
- As evidence to support your claim, take pictures of damage to property and possessions, and keep samples of materials from damaged goods. This will be used by your insurer to process your claim as quickly as possible
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address
- Open cupboards carefully as objects may have shifted and could fall off shelves
- Check gas, electrical, and water lines, and check appliances for damage
- You can remove and discard any damaged goods that pose a health risk, such as carpets and soft furnishings, but take photos or videos and keep samples of materials and fabrics to show the assessor
- Keep any items that could be repaired and if in doubt speak to your insurer
- If your claim has been finalised within one month of the disaster, your insurer must give you six months from the finalisation date to ask for a review of your claim (for instance, if you think the insurer has not accurately assessed your loss), even if you have signed a release
- If you are in urgent financial need, you can ask your insurer to fast track your claim and make an advance payment within five business days of you demonstrating your urgent financial need. Any advance payment may be deducted from the total value of your claim