

Floods in Australia

Floods always have been and will be part of Australian culture. If you are in a flood prone area, it is important to take a few steps of preparation in order to mitigate the effects of rising waters. Those effects can range from slight discomfort to devastation. Most importantly, your safety always comes first.

A Promise From Us...

During such challenging times, the amount of claims rises significantly. CoverWise is still committed to providing personalised, customer-first service. We are always ready to assist in your claims process. You can now submit your claim online via our Claims Form.

PREPARATION



- Monitor weather updates from the Bureau of Meteorology and warnings issued by the State Emergency Service.
- Plan ahead. Have a list of emergency phone numbers and a place to go if evacuation is required.
- Have an emergency kit packed. Include items like torch, first aid, batteries, gloves.
- Have important documents stored safely, together so they can be grabbed easily.
- Find out what are you covered for. What is your sum-insured? Understand the difference between flood and storm.
- Sandbag your property if time allows.

SAFETY FIRST



- Secure dangerous items, like chemicals, gas or poisons. Think anything that could contaminate flood water.
- Stack possessions on top of tables and benches, especially electrical items. Make sure to disconnect them first.
- Switch off utilities: electricity, gas and water.
- Avoid driving in flooded areas at all costs.

AFTER FLOOD



- Only return when emergency services say it is safe to do so. Make sure the water level has gone down below floor level so you can check for hazards like snakes.
- If water has entered the property, don't turn on your electricity until it has been inspected by an electrician.
- When safe, take photos and videos of the home. This can help with your claim. Be as detailed as possible - capture brand, model, make.
- If safe, keep some samples of carpet or other materials.
- Make a list of damaged items and if it is safe, hold on to them. Things maybe be repaired. Your insurer will tell you which items to hold on to for assessment so it is imperative to get in touch early.
- Overall, do what you can to safely mitigate further losses. Preventing further damage to your belongings is your responsibility as part of the insurance contract.
- Contact your insurer as soon as possible to lodge a claim. Don't worry if you can't find your documents. Only your name and address are needed to find you policy. Get in touch before you even know the full extent of the damage.