

CLIENT ALERT

Willis

QUEENSLAND FLOODS

AN IMPORTANT ALERT FOR WILLIS CLIENTS IMPACTED BY THE QUEENSLAND FLOODS.

With a large proportion of the state ravaged by severe and devastating flooding, many Queenslanders now face clean up and recovery issues that may take months, if not years.

At such a time, insurance is always a key concern. In recent media coverage, Rob Whelan, CEO of the Insurance Council of Australia, commented "It is important to note that not all insurance policies will cover policyholders for this type of flood event".¹ Willis is similarly aware that there will unfortunately be a number of clients who will not have flood cover and this will produce further challenges.

Willis is ready and available to offer immediate assistance and advice to all affected clients.

Please note, this offer extends to assisting with insurance placed via Willis, as well as any insurance you may have placed via other channels (for example, personal insurances direct with an insurer).

Assistance we can offer may include such things as:

- Reviewing your insurance policies to identify if and where claims may be possible.
- Providing advice on actions to consider when making claims preparations, to ensure the extent of loss and damage is properly quantified (whether this is in relation to business interruption, property policies, etc).
- Where policy documents have been lost or destroyed during the disaster, contacting your insurer/s on your behalf to source copies of documentation for you.

FOR INSURANCE ADVICE AND SUPPORT

For assistance with all insurance matters, please contact your Willis Client Advocate directly, or via our Brisbane office on 07 3167 8500.

STEPS TO TAKE

When returning to your business or home that has been damaged, it is important to take appropriate steps to secure the premises.

Before you enter the area, make sure it is safe to do so. Any doubts over structural integrity or contamination by chemicals, or water borne contaminants, needs careful pre assessment.

For businesses, activate your Business Continuity Plan if you have one in place.

During the clean up

- In all cases, secure all critical records and documents as soon as possible.
- If it is safe to do so, essential services like toilets, water systems, gas and electrical services can be repaired – but use only qualified repairers and keep everything the repairer replaces, as well as a copy of each bill.
- To avoid injury and infection, make sure you use proper personal protective (safety) gear such as gloves, sturdy footwear and the like, to protect from sharp objects. Always wash thoroughly afterwards (see point below).
- Practicing good basic hygiene during the emergency period is crucial. Always wash with soap and use water that has been boiled or disinfected, or use hand sanitising products.

January 2011

Willis Australia Ltd
Level 1, 10 Eagle Street
Brisbane QLD 4000
Ph: 07 3167 8500

ABN 90 000 321 237
AFSL No: 240600

www.willis.com.au

¹ Queensland bill up to \$365m so far, Insurance News Australia VOL 004, JAN 14 2011



During the clean up (continued)

- Note that building materials may contain hazardous substances, such as asbestos, that, when airborne and inhaled, can be detrimental to health. Any material that could contain asbestos should not be disturbed. All hazardous materials should be removed by qualified professionals using proper personal protective equipment and disposal methods.
- Do not attempt to use electrical or gas fired equipment unless it has been cleaned, repaired and inspected by a qualified person.
- Take steps to mitigate or minimise your losses, for example do not throw out items that may be easily cleaned or repaired.
- In both business and home situations, ensure that any IT equipment such as computers / laptops are placed in a suitable dry storage area. It is also a sensible idea to back up all computer files if possible and take those copies to a safe, alternative location.
- Spillages or broken items can be cleared up, but don't throw anything away yet, unless it's perishable. Ruined or spilled food and other perishables can be disposed of, but keep a list of these items.
- For businesses, contact suppliers, etc, as soon as possible to discuss ongoing business arrangements.
- In all cases, remember that safety is the top priority, both for yourself and for others assisting you.

Preparing for a claim

- Contact Willis for assistance in reviewing your insurance policies to identify where claims may be possible.
- Take photos (or video footage) before moving anything or cleaning up. This will help to make assessment of your insurance claim easier.
- For ruined items, take specific photographs to show the condition of the item.
- Record brand names and model types also. For example, before disposing of carpets, attempt to locate and photograph the label on the underside.
- Keep a careful, accurate record of all costs incurred during the clean up phase. This may include things such as trade services, hire of equipment, vehicle usage over and above the norm, labour hours of employees (specifically noting overtime), and the like.
- Maintain notes of all related phone calls and discussions, whether this be with trades people, the Government, or business suppliers, customers or staff.
- For businesses, locate all related information such as previous sales data, budgets, business plans, asset registers, etc.
- For businesses, nominate one person to be the coordinator for all insurance related activities, such as visits by loss assessors, etc.

CONTACT US

For all insurance enquiries or general advice at any time, please do not hesitate to contact Willis on 07 3167 8500.

Willis management and staff express their deep concern for clients affected and hope to be able to be of assistance during this most difficult time.