

From: Maureen Ball – NIBA Technical Services

Subject: Members who may be affected by the flooding in NSW & QLD

If your clients are caught up in the flooding you should note the following points before advising them to act on repair work to minimise further loss:

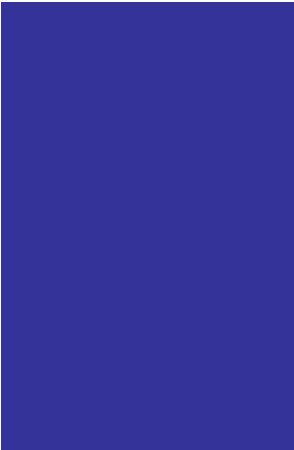
- Temporary emergency repairs at a reasonable cost may be paid by the insurers but receipts must be kept.
- If your client's car has suffered as a result of the flooding this should be covered by a comprehensive motor policy.
- Most policies do not cover flood damage. Therefore your advice to clients should be cautious. You need to manage your client's expectations in this difficult situation.

Provide your clients with an effective claims management service. This may include helping clients with:

- Information on how to lodge a claim
- General assistance in identifying possible claims
- The deployment of additional staff to take calls

Staff should also brush up on policies most likely to be affected by these events.

Principals should contact local insurers to discuss the management of anticipated losses. Establish the level of resources needed to manage the claims in your area. This includes people such as loss assessors and repairers etc. We advise members to



communicate often with clients and insurers to avoid confusion.

This is a very emotional time for clients and your effective service will alleviate further stress.

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