



Storm

Information for Policyholders

Your ability to limit the damage from any storm can start hours before the event. If a warning is issued that high winds and storm conditions are likely, check your property and the surrounding area for any potential areas which could be affected, such as garden fences, trees and loose roof tiles.

If your property suffers damage, **ensure you inform those in the building** and neighbours of any potential danger such as the threat of tiles falling from the roof, damaged tree branches or broken fences.

If there is a significant threat of danger, **you have a responsibility to call the emergency services and other utilities** in the case of damage to gas, water and electrical services.

If you are advised by the emergency services to vacate the building, ensure it is left secured and if allowed access, remove all valuables. Ensure a neighbour is aware of how to contact you.

Be sure that you alert your insurance company as soon as possible and inform them of the incident. Remember, you may well have different insurance companies for your building and contents cover.

Often in the case of storms insurance companies will have been notified of the potential for increased claims levels and will have higher than normal staffing levels in place to deal with an influx of claims.

When you contact your insurer, you can expect to be asked for information such as:

- Your name, address and contact details.
- Your policy number if you have it.
- Details of the incident, the potential nature and extent of the damage and whether you are able to remain in the property.
- Images of the damage if you have them.

If the storm has caused serious damage, it may well be that the insurance company will offer advice on alternative accommodation if applicable and appoint a claims management business such as Crawford to assess the damage and restore you to the position you were in prior to the loss. As such you should expect the claims management business to:

- Contact you to arrange any appointment with adequate notice.
- Turn up promptly at the appointed time.
- Be courteous at all times.
- Provide you with a timetable for the restoration of your property and contents/stock as soon as possible.
- Keep you informed of the progress of your claim and have systems in place to enable you to track your claim and the actions being taken.

About Crawford® Australia

From first notice of loss to resolution, Crawford & Company® has the right team, technology, and processes to handle any claim.

✚ PROPERTY LOSS ADJUSTING

✚ SPECIALTY LOSS ADJUSTING

✚ CATASTROPHE RESPONSE

✚ CYBER INCIDENT RESPONSE

✚ MANAGED REPAIR

✚ BUILDING CONSULTANCY

✚ FORENSIC ENGINEERING

✚ QUANTITY SURVEYING

✚ THIRD PARTY ADMINISTRATION

✚ LEGAL SERVICES

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