

# Fire

## Information for Policyholders

In the event of any fire at your property, the first concern should always be the welfare and safety of those around you. Typically, evacuation is the first step in an active fire situation.

**Call emergency services on 000.** Then, if the fire is small and could be extinguished safely, do so taking the utmost care for your safety and that of others. If not, ensure your property has been evacuated.

Once the fire and rescue services arrive, talk with them and if they advise that your property is no longer habitable then make every effort to ensure it is left secured. If given permission by the fire services to enter the building, **remove all valuables and take them with you.**

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

**Be sure that you call your insurance company as soon as possible and inform them of the fire.**

## Bushfire

Your ability to limit the damage from bushfire can start well ahead of the event. Make a bushfire plan; there are plentiful resources on the internet to assist you do this, specific to the state in which you are located.

In the event of high fire danger, clear your gutters of leaves, clear flammables (ie wood stores and gas bottles), and other debris from your yard. If you have time, hose your roof, close windows and gather transportable valuable items such as passports, photographs, keepsakes and pets.

### **Remember – you may well have cover with different insurance companies for your building and contents/stock.**

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

- Your name, address and contact details.
- Policy number if you have it.
- Details of the fire, 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 fire has caused serious damage, it may well be that the insurance company will advise on alternative accommodation 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

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✚ SPECIALTY LOSS ADJUSTING

✚ CATASTROPHE RESPONSE

✚ CYBER INCIDENT RESPONSE

✚ MANAGED REPAIR

✚ BUILDING CONSULTANCY

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