

From:
Sent: Tuesday, 19 June 2012 10:52 PM
To:
Subject: RE: Minister Shorten - Media Release - Safety first following Victorian quake

Seriously?

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The Hon Bill Shorten MP

**Minister for Financial Services and
Superannuation**

<http://mfss.treasurer.gov.au>

19 June 2012



Safety first following Victorian quake

The Minister responsible for insurance Bill Shorten has tonight called for people to make safety their first priority following the earthquake centred near Moe that has affected significant parts of Victoria.

Minister Shorten said "This is the biggest earthquake to hit Victoria for over 109 years. It will take some days to determine the full extent of damage. In the meantime, peoples' personal safety is always the first priority.

"People are generally covered for earthquake damage in their home building and contents insurance – but they should make sure to check their policy."

State Emergency Services for Victoria can be reached on **132 500**.

"It's important to remember though that this number is for emergencies only and not general enquiries."

The Minister has also called on insurers to exercise diligence and compassion during this time.

"We have seen that the industry is capable of handling claims in a timely and sensitive manner, and I expect that they will do so again following this earthquake," the Minister said.

"I have spoken to the Insurance Council of Australia tonight and they have indicated they are already surveying likely claims."

When it comes to processing a claim, the Insurance Council of Australia has some advice for consumers:

- Contact your insurance company as soon as possible to check what your policy includes or excludes.
- In order to facilitate the claims process, take pictures of damage to the property and possessions as evidence for your claim.
- Keep samples of materials and fabrics to show the assessor.
- Make a list of each item and include a detailed description, such as brand, model and serial number.
- Store damaged or destroyed items somewhere safe.
- Speak to your insurer before authorising repairs. Emergency repairs should be undertaken only in the first instance to make the property safe.

Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address.

General insurance inquiries.

If you're not sure about which insurer you're with, or have general inquiries about the claims process, call the ICA disaster hotline on **1800 734 621**.

"It's important to remember that your insurance company is there to provide a level of protection to you and has certain obligations it is required to fulfil. If you are unhappy with the service your insurer provides you can begin an internal dispute resolution," the Minister said.

Insurance claim disputes.

Before commencing internal dispute resolution (IDR), you may wish to contact legal aid to assist you in completing the relevant documentation.

Insurance Law Service: **1300 663 464** Victoria Legal Aid: **(03) 9269 0120** or for country callers **1800 677 402**

If you cannot achieve a satisfactory outcome by IDR – you may appeal the insurer's decision through the Financial Ombudsman Service (FOS).

The FOS can provide you with accessible, independent external dispute resolution that is binding on your insurer.

You can contact the FOS on **1300 78 08 08**.

Mr Shorten's Media Contacts: Sam Casey 0421 697 660