

# FLOOD v STORM WATER

## What you need to know and do

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- "Flood is the covering of normally dry land by water that has escaped or been released from the normal confines of any lake, or any river, creek or other natural watercourse, whether or not altered or modified or any reservoir, canal, or dam."
- Stormwater is rainwater hitting the ground and building up or flowing down streets.

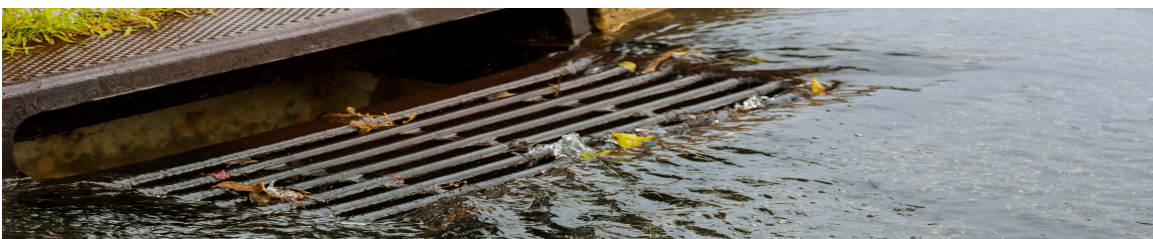


### What you need to do before and during an event

- Ensure your safety and that of your family, friends and pets. Our homes and possessions are important, but lives matter more.
- Move your contents to the highest level in your home.
- Place sandbags in the toilet and over shower and floor drainage holes to prevent sewerage backflowing into your property.
- Take photos – your digital camera will date and time-stamps photos that can provide evidence about whether stormwater or flooding entered your property.
- Gather your most precious possessions together, along with personal identification, bank account information and insurance details, in case you need to evacuate.
- If you are evacuating, let others know where you are going.
- Close the main gas valve. Move or tie down gas cylinders and bottles.
- Remove all fuses to minimise the danger of power surges when the power authority returns services to your home. Flip the circuit breaker switch to the OFF position. Unplug all appliances.
- Don't drive through floodwater. With water under your wheels, you're no longer in control of your vehicle and roads can quickly be washed away under the water.
- Floodwater is dangerous and contains bacteria, as well as snakes, spiders and debris. Avoid wading through or entering floodwater, especially with open wounds.

### After the water has receded

- Undertake immediate make-safe works or engage contractors to do so, to ensure your property is safe. This includes electrical and other safety works such as propping up buildings that are not safe or in danger of collapse.
- Itemise the damage to your property, keeping contents and building separate.
- Take clear photos before cleaning up and disposing of items. This includes damaged items such as carpet, furniture, food, and soft furnishings that will continue to spoil, and any model/serial number plates on electrical equipment.
- Wear protective equipment when cleaning up, including waterproof gloves and boots.
- Don't proceed with any repair works without your insurer's authority.
- If your property has been inundated or is wet when you return, don't turn on anything electrical, including lights, until they are checked by an electrician.



## Four steps to making a claim

1. Contact your insurance broker or strata manager who will lodge the claim on behalf of you and others affected at your property.
  - o Usually, only one claim is required for a strata property so try to coordinate contact details from other owners as it helps minimise the number of calls.
  - o Provide as much information as you can in the initial call to make assessing the extent of damage and the next steps quicker.
2. Advise your strata manager if multiple units have sustained damage, even if you don't have your neighbour's contact information or have viewed their damage. If water has entered all units at the same level, the damage will be similar in each.
3. If a Loss Adjuster is appointed, please try to coordinate with other owners for one inspection time. Resources will be limited after a major event so it's better if they don't have to return to the same property multiple times.
4. For less serious damage, a Panel Repairer may be appointed instead. They will report directly back to the insurer and if the damage is covered, they will arrange for repairs to begin as soon as possible.

## Strata insurance and flood cover

- Your insurance broker or strata manager can advise if flood is covered in your strata insurance policy, or you can access the strata records or the minutes of the last AGM to see what insurance cover was agreed upon.
- Flood cover is not an automatic inclusion in strata insurance and is not available in all areas. Sometimes it's expensive and not chosen as an option.
- If your property has been inundated by water via the street or surrounding area, but the water hasn't come from a watercourse as per the flood definition, cover should be available as this is stormwater damage.
- If water in basement carparks has been caused by stormwater, cover is available for its removal under a strata policy, but most policies have capped policy limits which you can find in the PDS. This limit may fall short of the cost to remove water as it's laced with petroleum products that must be taken to a contamination facility. You may want to obtain quotes before proceeding.
- Carpet within a lot is not included in strata insurance. Carpet that's been submerged is rarely salvageable and causes significant damage to the building if left in place, so must be removed (at the owner's cost). However, carpet must not be disposed of without the lot owner's permission as their contents insurer may require proof of loss.

### What happens next and how long will restoration take:

- Please be patient. Catastrophic events stretch resources to their limits. Loss Adjusters and contractors will get to you as soon as they can.
- Where damage is minor, you can obtain quotes and submit them to your insurer with photos. Most insurers will provide efficient approvals if the quote is reasonable and matches the photos.

The insurance policy requires the insured to undertake any work necessary to make the property safe and hazard free. Please ensure that if you are doing emergency works that the process is documented with photos in case there is a query later by the insurer. **Whether you should proceed is not a matter of insurance cover, it is a matter of necessity and whether the work should be done, insurance cover or not.**

BCB works with insurers and strata managers to ensure your property is restored quickly. By following the steps above, you can help us coordinate the necessary resources to begin rebuilding as soon as possible.

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