

Bushfire recovery

An important alert for clients impacted by bushfires in NSW and QLD

With parts of New South Wales and Queensland currently ravaged by bushfires, many Australians will soon face clean up and recovery issues that may take months. At such a time, insurance is always a key concern.

Willis Towers Watson is ready and available to offer immediate assistance and advice to all affected clients.

Please note, this offer extends to assisting with insurance placed via Willis Towers Watson, as well as any insurance you may have placed via other channels (for example, personal insurances direct with an insurer).

Assistance we can offer may include such things as:

- Reviewing your insurance policies to identify if and where claims may be possible.
- Providing advice on actions to consider when making claims preparations, to ensure the extent of loss and damage is properly quantified (whether this is in relation to business interruption, property policies, etc).
- Where policy documents have been lost or destroyed by fire, providing copies of documentation for you.

Steps to take

When returning to a business or home that has been damaged (but not destroyed), it is important to take appropriate steps to secure the premises.

Complete a site risk assessment to ascertain whether the site is safe to access or not. Any doubts over structural integrity or contamination by chemicals or other contaminants needs careful pre-assessment.

For businesses, activate your Business Continuity Plan if you have one in place.

For insurance advice and support

For assistance with all insurance matters, please **contact your Willis Towers Watson broker directly**, or call Willis Towers Watson on the numbers provided below:

- Willis Towers Watson Brisbane - **07 3167 8500**
- Willis Towers Watson Sydney- **02 9285 4000**
- All claims should be notified via email to **au_claimsadmin@willistowerswatson.com** as soon as possible, including "New Claim notification" within the subject line.
- Alternatively, urgent claims can be notified directly to the Claims team on **1300 854 544**.



Bushfire recovery

An important alert for clients impacted by bushfires in NSW and QLD

During the clean up

- Note that building materials may contain hazardous substances such as asbestos that, when airborne and inhaled, can be detrimental to long term health. Any material that could contain asbestos should not be disturbed. All hazardous materials should be removed by qualified professionals using proper personal protective equipment and disposal methods.
- Clean spilled flammable liquids and contaminants.
- Remove debris, if safe to do so.
- Separate damaged goods; however be cautious of accumulating a high level of combustible debris inside a building.
- Do not attempt to use electrical or gas fired equipment unless it has been cleaned, repaired and inspected by a qualified tradesperson.
- If it is safe to do so, essential services like plumbing, water systems, gas and electrical services can be repaired – but use only qualified tradespeople and keep parts that are replaced, as well as copies of each bill.
- Prohibit hot work until fire protection is restored. For any repairs that require hot work, use and follow the instructions outlined in your company's Hot Work Permit System.
- In all cases, secure critical records and documents if such steps weren't taken previously.
- Take steps to mitigate or minimise your losses, for example do not throw out items that may be easily cleaned or repaired.
- Contact suppliers, etc., as soon as possible to discuss ongoing business arrangements.
- To avoid injury and infection, make sure you use proper personal protective (safety) gear such as gloves, sturdy footwear and the like. Always wash thoroughly afterward. Use soap and use water that has been boiled or disinfected, or use hand sanitising products.

- Ruined food and other perishables can be disposed of, but keep a list of these items.
- In all cases, remember that safety is the top priority, both for you and for others assisting you.

Preparing for a claim

- Contact Willis Towers Watson for assistance in reviewing your insurance policies to identify where claims may be possible.
- Take photos (or video footage) before moving anything or cleaning up. This will help to make assessment of your insurance claim easier.
- For unsalvageable items, take specific photographs to show the condition of the item.
- Record brand names and model types wherever possible.
- Keep a careful, accurate record of all costs incurred during the clean up phase. This may include things such as trade services, hire of equipment, vehicle usage over and above the norm, labour hours of employees (specifically noting overtime), and the like.
- Maintain notes of all related phone calls and discussions, whether this be with trades people, the Government, or business suppliers, customers or staff.
- For businesses, locate all related information such as previous sales data, budgets, business plans, asset registers, etc.
- For businesses, nominate one person to be the coordinator for all insurance related activities, such as visits by loss assessors, etc.

Contact Us

For all insurance enquiries or general advice at any time, please do not hesitate to contact the numbers provided on the front of this alert notification.

Willis Towers Watson management and colleagues express their deep concern for clients affected and hope to be able to be of assistance during this most difficult time.

Willis Australia Limited | ABN 90 000 321 237 | AFSL No. 240600
CKA Risk Solutions Pty Ltd | ABN 33 109 033 123 | AFSL No. 276915

Disclaimer: While all reasonable skill and care has been taken in preparation of this document it should not be construed or relied upon as a substitute for specific legal advice from your legal adviser, or for specific advice on your insurance needs. No warranty or liability is accepted by Willis Australia Limited its shareholders, directors, employees, other affiliated companies for any statement, error or omission.

WTW483AU

willistowerswatson.com.au

Willis Towers Watson 