
Flood & Insurance issues

Points to consider

1. **Obtain and review Certificate of insurance & Product Disclosure Statement**
2. **What does the policy specifically cover?**
 - Does the policy cover flood? If not,
 - is there Accidental Damage cover under the policy?
3. **What does the policy specifically exclude?**
 - is water escaping a pipe or blocked drain addressed in the cover or exclusion?
4. **What are the facts of the loss?**
 - what time did the inundation first occur?
 - what time was the most intense rainfall?
 - Was there storm water runoff before the flood?
 - Was there damage from water entering through the roof?
5. **Are hydrology reports on file?**
 - do the hydrology reports address stormwater runoff before the flood inundation?
 - was anyone on site at the time of the loss – are there any witness statements, photos or videos?
 - what is the height of the floor level of the building? (*is the floor level above the surrounding ground?*)
 - are there inconsistencies in the report or between different reports?
 - do the reports include the insured's version of when the property was inundated?
 - are there any obvious errors in the reports? i.e. does the location of the insured property match up with the report's findings.

Flood disputes – questions to ask

Questions to ask the insured when dealing with a flood related claim

1. **How was the policy arranged?**
 - Was it through a broker?
 - Was it through an agent?
 - Was it arranged directly with the insurer?
 - Was it arranged in person, online or over the phone?
 - did you discuss flood cover when arranging the policy?
 - did you ask for flood cover or ask for flood cover?

- did you read the product disclosure statement and certificate of insurance (the documents sent out after arranging the policy or when it is renewed)?
- If in a strata arrangement, was the policy arranged through a broker? If so was flood cover discussed? Has the property previously had flood cover?
- If in a strata arrangement, did the body corporate provide a copy of the policy documents for them to read?

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2. Confirm insured's version of events

- confirm the insured address
- do you own or rent the insured building?
- were you at the insured site at the time the water came in?
- what time did the water first come in?
- where did the water come in to the property?
 - roof?
 - from the road?
 - gutters?
 - drains?
 - out of the toilet, basins?
- do you have any relevant supporting evidence such as a videos, photos or witness statements relating to the event?
- do you have any comment about the expert reports or other information provided by the insurer?
- what is the loss?
 - building damage?
 - contents?
 - business stock?
 - business interruption
- how much are you claiming?
- are there any health or family issues we need to know about? *(so we can identify if matter requires priority)*