CLAIM SAVVY

FOR AUSTRALIAN HOMEOWNERS

First 48 Hours After Flood Damage

SAFETY • DOCUMENTATION • CLAIM SET-UP

A calm, practical checklist for the first two days after damage to your home.

SAFETY FIRST

Follow emergency warnings. Never enter floodwater or return until authorities permit. Floodwater may be contaminated; keep away from fallen powerlines and unsafe buildings. Call 000 for life-threatening danger.

01 Make the situation safe

Before inspecting or cleaning up

- [ ] Check for structural damage, debris and contaminated water before entering.
- [ ] Keep children and pets away from flood-affected areas.
- [ ] Have a licensed electrician check affected electrics before restoring power.
- [ ] Ask your insurer about emergency make-safe assistance.
- [ ] Request temporary accommodation guidance if the home is unsafe.

02 Limit further damage

Only where it is safe to act

- [ ] Photograph or film the damage before clean-up or temporary work.
- [ ] Move undamaged belongings away from wet or contaminated areas.
- [ ] Ask your insurer about safe clean-up and professional drying.
- [ ] Keep all emergency-work and accommodation receipts.
- [ ] Avoid non-urgent permanent repairs before insurer instructions.

03 Document what happened

Create a clear visual and written record

- [ ] Take wide views and close-ups of every affected area.
- [ ] Photograph water-level marks, mud and visible entry points.
- [ ] Note event timing and what you observed about water movement.
- [ ] List damaged contents, including brands and serial numbers where available.
- [ ] Photograph damaged items; ask before disposal unless they pose a health risk.

04 Start the claim clearly

Record the details from the beginning

- [ ] Notify your insurer and obtain the claim number.
- [ ] Describe the water entry you observed; avoid guessing the cause.
- [ ] Ask who will contact you and the expected time frame.
- [ ] Record names, dates, advice and promised follow-up.
- [ ] Keep emails, reports, receipts and photos in one place.

YOUR AIM FOR THE FIRST 48 HOURS

Safe home. Visible damage recorded. Claim lodged. Next contact and expected timing written down.

Your flood claim record

Complete what you can and keep this page with your photos, receipts and claim documents.

INSURER

CLAIM NUMBER

POLICY NUMBER

EVENT DATE AND TIME

PRIMARY CONTACT

NEXT PROMISED UPDATE

CONTACT AND ACTION LOG

DATE / TIME	PERSON / COMPANY	WHAT WAS DISCUSSED OR DONE	FOLLOW-UP DATE

DOCUMENTS AND EVIDENCE

- [ ] Photos and water-level marks
- [ ] Emergency-work receipts
- [ ] Accommodation receipts
- [ ] Claim lodgement confirmation
- [ ] Flood warnings and event timeline
- [ ] Inspection reports and scopes
- [ ] Damaged-contents list
- [ ] Important emails and instructions

Questions to ask your insurer

- [ ] What happens next, and when will you contact me?
- [ ] What flood cover applies under my policy?
- [ ] Can you arrange make-safe, clean-up and drying?
- [ ] What evidence do you need about the water entry?
- [ ] What should I photograph or keep before disposal?
- [ ] Is temporary accommodation covered, and what approval is needed?

IMPORTANT

This checklist provides general education only. Policy terms, claim circumstances and insurer requirements vary. Ask your insurer to confirm instructions and decisions in writing.