CLAIM SAVVY

FOR AUSTRALIAN HOMEOWNERS

First 48 Hours After Storm Damage

SAFETY • DOCUMENTATION • CLAIM SET-UP

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

SAFETY FIRST

Do not enter unsafe areas, climb onto a damaged roof or approach fallen power lines. Call 000 for immediate danger. Use qualified professionals for make-safe work.

01 Make the situation safe

Before inspecting or cleaning up

- [ ] Check for electrical, structural, fire and falling-object hazards.
- [ ] Keep children and pets away from damaged areas.
- [ ] Contact emergency services if anyone is at risk.
- [ ] 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 temporary work.
- [ ] Cover openings or secure broken windows if safe.
- [ ] Move undamaged belongings away from water exposure.
- [ ] 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.
- [ ] Record ceilings, walls, floors, contents and exterior damage.
- [ ] Photograph labels or serial numbers for damaged items.
- [ ] Note the event date, approximate time and weather conditions.
- [ ] Photograph 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.
- [ ] Ask who will contact you and the expected time frame.
- [ ] Record names, dates, advice and promised follow-up.
- [ ] Ask what documents or evidence the insurer requires.
- [ ] 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 storm 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 videos saved
- [ ] Emergency-work receipts
- [ ] Accommodation receipts
- [ ] Claim lodgement confirmation
- [ ] Inspection appointments recorded
- [ ] Reports and scopes received
- [ ] Damaged-contents list started
- [ ] Important emails saved

Questions to ask your insurer

- [ ] What happens next, and who will contact me?
- [ ] Is emergency make-safe work being arranged?
- [ ] What evidence or documents do you need from me?
- [ ] When should I expect the next update?
- [ ] What should I do with damaged items and temporary-repair receipts?
- [ ] Does my policy include temporary accommodation, 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.