CLAIM SAVVY

FOR AUSTRALIAN HOMEOWNERS

First 48 Hours After Water Damage

SAFETY • DOCUMENTATION • CLAIM SET-UP

A calm, practical checklist for escape-of-water damage, such as a burst pipe or appliance leak.

SAFETY FIRST

Keep clear of wet electrical fittings, contaminated water and sagging ceilings. Do not touch switches or appliances while wet or standing in water. Call 000 for life-threatening danger.

01 Make the situation safe

Before inspecting or cleaning up

- [ ] Turn off the affected water supply only if safely accessible.
- [ ] Keep children and pets away from wet or damaged areas.
- [ ] Stop using leaking fixtures and stay clear of unsafe areas.
- [ ] Call a licensed plumber to stop the leak safely.
- [ ] Have a licensed electrician check affected electrics before use.

02 Limit further damage

Only where it is safe to act

- [ ] Photograph or film the damage before temporary work.
- [ ] Move undamaged belongings away from water exposure.
- [ ] Ask your insurer about make-safe, drying and repair approval.
- [ ] 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

- [ ] Photograph the leak location and all affected rooms and contents.
- [ ] Note when you found the leak and stopped the water.
- [ ] Ask the plumber for written cause findings and failed-part photos.
- [ ] List damaged items, 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 what you observed; separate the leak from resulting damage.
- [ ] 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 water damage 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
- [ ] Plumber or leak-detection report
- [ ] Failed-part photos
- [ ] Emergency-work receipts
- [ ] Drying or moisture reports
- [ ] Accommodation receipts
- [ ] Damaged-contents list
- [ ] Claim confirmation and emails

Questions to ask your insurer

- [ ] What happens next, and when will you contact me?
- [ ] Can you arrange leak detection, make-safe and drying?
- [ ] How does cover differ for the leak repair and resulting damage?
- [ ] What plumber's report or other evidence do you need?
- [ ] Should I keep the failed part and damaged items?
- [ ] 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.