

Cyclone Gabrielle insurance recovery advice

Making your home safe and dry

Removing flood contaminated items is important for your health and safety and is a first step in drying out your property and preventing further damage and mould.

Safety first

Follow the advice of local authorities.

Stay out of badly damaged buildings and flood water.

Do not drive vehicles which have been flooded.

Temporary accommodation

If your home has been damaged and is uninhabitable, ask your insurer what benefits apply under your home or contents policy. Benefits also apply for renters with contents insurance.

Contact your insurer as soon as you can

Lodge your claim online or by phone as soon as you can.

But don't wait to make a start on making your home safe and removing flood damaged property.

Make your home safe

If your home has been flooded, turn off the power. Don't turn it back on until it has been checked by an electrician.

You can go ahead with emergency repairs to make your home safe and sanitary but keep all receipts.

Keep records to support your claim

Photograph all the damage and list all items you remove. If possible, get together receipts or otherwise record details of everything you remove. You will need this to support your claim.

Make a start

Mark and photograph the line left by floodwater in your property.

Remove flood contaminated items such as:

- Carpets
- Couches
- Beds
- Food, including anything spoilt in fridges and freezers
- Other items that can't be cleaned

Set aside those items that can be cleaned.

Treat flood water as contaminated and wear protective equipment.

Do not remove:

- Hazardous materials, such as asbestos
- Structural elements of your building, including wall linings that provide bracing

Talk to your insurer before this happens as it must be done by qualified specialists.

Dry it out, prevent mould

When the weather allows, start the drying out process. Remove all the water you can, open windows and doors to get as much air in as possible. Use fans and dehumidifiers if you can.