TOWNSVILLE & NORTH QUEENSLAND

Water Damage Insurance Claim Pack

A practical, step-by-step pack to help you act fast, protect your claim and keep the right records, whether the damage is to your home, your business or a property you rent out.

What this pack is for. After a burst pipe, a storm leak or a flood, insurers pay on evidence. What you do in the first day and the records you keep decide whether a claim runs smoothly or gets cut back. This pack walks you through both.

Water coming in right now? Make safe first, then get help. A real person answers, day or night.

waterdamagetownsville.com

Tap "Get help now" on the site to chat or ask for a callback.

How to use it

- [ ] Work through Section 1 straight away. It protects your claim.
- [ ] Use the photo checklist before anything is moved or cleaned up.
- [ ] Fill in the inventory and call log as you go, not from memory later.
- [ ] Read Section 5 before you lodge the claim, and the part of Section 6 that fits you.

Townsville gets the Wet every year, with monsoon troughs, storm cells and the odd cyclone, and 2019 showed how fast the Ross River can come up. Keep this pack with your policy documents before the season starts.

1. The first 48 hours: protect your claim

Your policy expects you to take reasonable steps to stop the damage getting worse. Insurers can reduce a claim for damage you could have prevented. Doing these things, safely, protects the house and the claim.

1. **Stay safe.** Keep clear of water near power points or the switchboard, and of any water that could be sewage. Only switch off at the switchboard if you can reach it without standing in water. Never walk or drive through floodwater.
2. **Stop the source.** For a burst pipe or failed hot water system, turn off the stop tap, usually near the water meter at the front of the block. For storm or flood water, move what you can up high or upstairs.
3. **Limit the spread.** Lift things off wet floors, move furniture, and soak up standing water if it is clean and safe to do.
4. **Photograph everything first** (Section 2) before you move or clean anything.
5. **Tell your insurer** as soon as you can and write down the claim number. Ask whether they will approve emergency "make safe" work straight away.
6. **Keep damaged items** until they are recorded and your insurer agrees, unless they are a health risk. If something has to go, photograph it and cut off a sample of carpet or fabric first.
7. **Get a professional drying assessment.** Surface dry is not dry, especially in North Queensland humidity. Insurers want proof the structure was dried properly (Section 7).

Quick make-safe record. Note when you found the damage, when you stopped the source and what you did. Insurers look for this.

Date and time damage found: ______________________________

Source stopped at: ______________________________ By: ____________________

2. Photograph and record the evidence

Photos carry a water damage claim. Take more than you think you need, before anything is moved, cleaned or dried. Use your phone, keep the originals, and don't crop or edit them.

Photograph

- [ ] The source of the water (the pipe, hose, hot water system, roof or ceiling)
- [ ] Every affected room, wide shots and close-ups
- [ ] Standing water and water lines on walls
- [ ] Wet flooring, gyprock, VJ walls, ceilings and skirting boards
- [ ] Damaged furniture, contents and appliances
- [ ] Model and serial numbers on damaged appliances
- [ ] Any mould or damp staining

Also record

- [ ] A short video walk-through of the whole house
- [ ] Outside: the roof, gutters, yard and under the house if it is high-set
- [ ] Receipts or proof of purchase you already have
- [ ] The weather and any BOM warnings, if storm or flood related
- [ ] Names of anyone who attended (plumber, SES, neighbour)

3. Damage and contents inventory

List the affected rooms and the damaged items as you go. This is the document your insurer needs and most people don't have ready.

Room	Damaged item	Age	Est. value ($)	Repair or replace

4. Insurer and contractor call log

Every time you speak to your insurer, their assessor or a contractor, log it. It stops you being passed around and gives you a record if anything is disputed later.

Policy number: ______________________ Claim number: ______________________

Date	Who you spoke to	What was agreed	Next step / call back

Key dates

Key date	Date
Damage found, source stopped	
Claim lodged, claim number received	
Assessor visit (if any)	
Drying completed and signed off	
Repairs agreed	
Claim decided / complaint lodged	

5. Your cover, your insurer's deadlines, and your rights

Which cover applies

Cause	How policies usually treat it
Escape of liquid	A sudden burst pipe, split flexi hose or failed hot water system. Usually covered for the damage the water caused, not for fixing the pipe or appliance itself. Slow leaks and failed shower grout are usually excluded as gradual damage.
Flood	Water escaping from a river, creek, dam, lake or other watercourse onto normally dry land. Every policy that covers flood uses this same legal definition. Some policies leave flood out, so check.
Storm and run-off	Rain getting in through a storm-damaged roof, or rainwater running across the ground. Often covered under storm, but defined separately from flood.
Storm surge	Seawater pushed inland, often called "actions of the sea". Frequently excluded or limited. Check your policy wording.

How long your insurer has

Most insurers follow the General Insurance Code of Practice. Under it, your insurer should:

- [ ] Tell you within 10 business days of your claim what information it needs, and whether it is sending an assessor
- [ ] Update you at least every 20 business days
- [ ] Decide within 10 business days of having everything it needs, and generally within 4 months of your claim
- [ ] After a declared extraordinary catastrophe, decide within 12 months

If you disagree

Complain to your insurer in writing first. It should resolve the complaint within 30 calendar days. If it doesn't, or you don't accept the outcome, you can go to the Australian Financial Complaints Authority (AFCA) at afca.org.au. AFCA is free for you to use.

6. The bit that applies to you

Homeowners

Water usually hits both your home (the building) and your contents, which may be separate covers. Use the inventory in Section 3 for the contents side, and ask whether your policy pays for temporary accommodation if the house isn't liveable. Your excess is the part you pay, so ask what it is before work starts. On what to say: stick to the facts, don't guess at the cause, ask for decisions by email, and don't start permanent repairs before your insurer agrees the scope.

Businesses

As well as premises and stock, check whether your policy includes business interruption, which covers lost income while you can't trade. Record the days you are closed or restricted and keep evidence of lost takings. Fast, documented drying is what gets you open again soonest.

Landlords and property managers

Queensland treats a burst water service, a serious roof leak and flooding as emergency repairs. The tenant should contact the nominated repairer or the agent first. If nobody can be reached, the tenant can arrange the repair and be reimbursed up to the equivalent of two weeks' rent. The landlord's policy covers the building; the tenant insures their own belongings. Keep tenants updated in writing and take any mould seriously.

Units and body corporates

In most strata schemes the body corporate insures the building and common property, and each owner insures their contents, plus items the building policy leaves out, such as carpets and some fittings. A leak between units often means two insurers, so tell the body corporate manager early.

7. Why a professional drying record matters

This is the part people get wrong. Gyprock, a timber floor or a slab can feel dry on top while moisture is still trapped underneath and inside the wall cavity. In Townsville's humidity that turns into swelling, cupping and mould, sometimes months later, and a claim for that later damage can be knocked back if the first dry-out was not done properly.

Insurers and their assessors want proof, not a promise. That means moisture readings logged over time and a record that the house was dried to a measured standard. It's the one part of this pack you can't do with a phone camera and a checklist.

- [ ] Moisture mapped and measured with meters, not guessed
- [ ] Commercial dehumidifiers and air movers sized to the house and monitored
- [ ] Readings recorded and signed off against a dry standard
- [ ] A written drying report for your claim and any future sale