

What to do when you return to your property after a flood

- **Safety is the priority**, don't do anything that puts anyone at risk
- **Only return** to your property when **emergency services give the go ahead**
- If water has entered the property, **don't turn on your electricity** until it has been inspected by an electrician
- Don't worry if you can't find your insurance papers. Insurers have electronic records and need only your name and address
- You can **start cleaning up but first take pictures** or videos of damage to the property and possessions as evidence for your claim
- **Keep samples** of materials and fabrics to **show your insurance assessor**
- **Remove water or mud-damaged** goods from your property that might pose a **health risk**, such as saturated carpets and soft furnishings
- **Make a list** of each item damaged and include a detailed description, such as brand, model and serial number if possible
- **Store damaged or destroyed** items somewhere safe
- **Speak to your insurer before you attempt or authorise any building** work, including emergency repairs, and ask for the insurer's permission in writing. Unauthorised work may not be covered by your policy
- **Do not throw away goods that could be salvaged** or repaired
- **Do not drive your vehicle** if it has **suffered water damage**

source: Insurance Council of Australia