

North Queensland floods

Common Questions

Suncorp has been helping north Queenslanders recover from disasters for more than 100 years – and the Townsville floods will be no exception.

We are here to repair your home and get you back on your feet as soon as possible. The damage caused by these floods is significant and the repairs will take some time, but we'll be with you every step of the way.

Are Suncorp home insurance customers covered for flood?

All Suncorp Group customers with home and contents insurance are automatically covered for flooding. While AAMI customers have the choice to opt out of flood cover, the overwhelming majority have chosen not to.

Are business customers covered for flood damage?

Businesses typically need to 'opt in' to flood cover when purchasing commercial insurance through a broker or intermediary. We encourage all flood-affected businesses to contact their broker to lodge a claim.

If they don't have flood cover, many may be covered for stormwater damage.

Localised hydrological site inspections will be needed to determine this type of damage and the extent. We are offering to fully fund an appropriately qualified hydrologist of our customer's choosing to undertake the work.

We are also providing clean-up services for all of our commercial customers with a claim, including those without flood cover.

Will you use local tradespeople in the rebuild?

Yes - we have a proven track record of sourcing a range of local tradespeople and suppliers through our panel of builders after every natural disaster. We expect to supply a significant amount of work to local trades and suppliers over the next year.

We cannot complete the huge task ahead without using locals. But equally, we hear loud and clear from severely-impacted customers, after every disaster, that they want to return to their homes and get back to their normal lives as soon as possible. We must strike the right balance between timely repairs and supporting local economies.

Will you replace tiles to remove mould and bacteria?

Flooding does not automatically mean we will need to replace all the tiles. We have consulted three independent experts to develop an approach to ensure we can return homes to pre-flood condition, safe and free from any bacteria or mould caused by the flood. We will assess the condition of tiles and if there is any evidence the water has penetrated beneath, we will replace them.

If there is no evidence of cracking or damage we will follow the expert's advice in treating the floor to remove bacteria or mould.

As an extra precaution, we will obtain independent sanitisation certificates prior to commencing any repairs,

to ensure bacteria and mould has been removed from the home. This certificate will also be provided to the home owner, to give peace of mind that the home is safe.

What happens if mould grows in 12 months' time, will you cover it?

We offer a lifetime guarantee on all of the repair works. If it is determined the mould is a result of poor workmanship from this event, then we will rectify and pay to fix it. We will obtain a sanitisation clearance certificate prior to starting any repairs to ensure this doesn't happen.

How do I speak with Suncorp about the status of my claim or any part of the repair process?

All customers with major damage to their home (over \$10,000) will be allocated a dedicated client manager who they can contact directly to answer any questions and to support them through the claims process from start to finish. All other customers are able to call our customer service team 24 hours a day on **13 25 24**.

How is Suncorp Bank helping flood-affected customers?

Suncorp has released a financial relief package for all bank customers impacted by the severe weather and floods in North Queensland. The package includes:

- An opportunity to defer scheduled loan repayments (including interest only) on a case-by-case basis
- Existing loan rearranging (for example, principal and interest to interest only) with the waiver of establishment fees
- Waive early withdrawal fees for customers wishing to withdraw from term deposits and/or Farm Management Deposits
- Refund of merchant rental fees for a period
- Credit card repayment relief where necessary
- Increasing emergency credit card limits
- Working capital assistance
- No interest rate increases

Find out more visit:
suncorpgroup.com.au/NQfloods

