

Natural disaster FAQ's - homeowners

Asbestos

What do I do if I have or think I have asbestos?

- Properties built before 1990 are likely to contain asbestos fibro sheeting. It is very difficult to tell by looking at fibro sheeting whether it contains asbestos or not. Play it safe, if you think there may be asbestos in your home, call your local council or Workplace Health and Safety Queensland on 1300 362 128 or 13 QGOV (13 7468) for advice. More detail on asbestos safety can be found at www.justice.qld.gov.au
- Do not attempt to remove this material yourself and do not disturb or break it as asbestos fibres may be released. Specialists who remove asbestos are licensed by Workplace Health and Safety Queensland.
- To remove more than 10 square metres of asbestos sheeting requires an asbestos removal licence. Licences are obtained from Workplace Health and Safety.
- QBCC has a Fact Sheet on Asbestos Removal.

Can I get a list of licensed Asbestos removal or demolition contractors?

The Asbestos Industry Association has a list of licensed asbestos contractors, consultants and asbestos equipment suppliers available at www.asbestosindustry.asn.au/aia-members

Clean up

I am elderly/disabled and I have no family or friends who are able to assist me. Who can help me clean up debris etc. from the disaster?

You can contact your local Council or community associations such as Rotary, Red Cross, Apex, Salvation Army or Lions. Home Assist Secure can also assist communities. This service can be contacted through the Department of Housing. You can also search the internet for volunteers in your area.

Contract requirements

As a homeowner getting repair work done, does there need to be a contract in place?

Yes. A contract is a legal requirement for all work valued over \$3,300. It is also strongly recommended to enter into a contract for work valued at less than \$3,300, but this is not a legal requirement.

You should confirm that your contractor holds the appropriate licence for the work being performed. A licence check can be carried out at www.qbcc.qld.gov.au or ring QBCC on 139 333.

What must be included in the building contract?

Once you have decided on a contractor, you need to sign a written contract. All contracts must comply with the *Domestic Building Contracts Act 2000* (DBCA). Although this stage of the building process can be very confusing, the contract ensures that you both understand what the other party has agreed to. A contract must:

- be signed and dated by you and your builder
- contain your name and your builder's name
- contain the site address
- contain the builder's licence details
- state the start and completion times
- state the payment arrangements
- have the plans and specifications attached
- contain the statutory warranties, and
- display the total contract price

Make sure the work that has been agreed to is described fully in the contract. This will help to prevent any misunderstandings and minimise the risk of potential disputes between you and your builder. The QBCC and industry associations such as the QMBA and the HIA, have developed contracts that can be used in Queensland. It is important that the contract is with a QBCC-licensed contractor. Any variations to the contract

should be in writing, signed by both you and your builder, and attached to the contract. Variations should not only describe the work, but also record any agreed price changes.

As a homeowner, should I get a written quote from builders?

Insurers will either recommend obtaining at least two written quotes or will arrange quotes themselves. Talk to your insurer.

If repairing an existing structure such as a veranda or pergola, do I need to have a building approval?

There is no standard answer to this question. It will depend on the nature and extent of the work being undertaken. To ensure your responsibilities as a property owner or contractor have been met, it is recommended that you consult with your Local Authority building section or a Private Certifier.

Contractor requirements

How do I find a licensed builder or contractor?

The QBCC has a unique search facility on its website (www.qbcc.qld.gov.au), the Find a Local Contractor directory.

The directory allows you to choose a category of building work and then select a kilometre radius from a postcode. This will provide you with a list of local contractors who may be able to help with repair work.

A list of local contractors and suppliers can also be compiled from:

- The local press
- Trade directories
- The Yellow Pages
- Industry associations such as the Housing Industry Association (HIA) or the Queensland Master Builders Association (QMBA)

It is a good idea to ask the contractor for details of similar past work and recent clients to check the quality of their work.

Remember to make sure the contractor is licensed to perform the work! You can carry out a licence search at: www.qbcc.qld.gov.au or ring QBCC on 139 333.

Electrical safety

How do I know if my electrical appliances are safe?

- If a house or business has been damaged, electrical equipment, wiring and appliances may have been affected. Using water damaged equipment can result in electric shocks and fires.
- The Electrical Safety Office, part of the Department of Employment and Industrial Relations, recommends disposing of small household electrical items such as kettles and toasters, rather than risking an accident. A licensed electrician should inspect any larger appliances such as televisions and refrigerators which may have been in contact with water.
- Master Electricians Australia (1300 889 198) will have a list of contractors who have made themselves available to the community.
- For more information on general electrical safety, as well as electrical safety after wet weather, owners can contact Energex (13 12 53 or www.energex.com.au/safety) for Southeast Queensland or Ergon Energy in other areas of Queensland (13 16 70 or www.ergon.com.au). Homeowners can also contact the Electrical Safety Office (1300 362 128 or www.worksafe.qld.gov.au/electricalsafety) for more information.

We have power on now in some/all of the house, but we can smell burning. Is it okay to keep the power running?

To ensure safety it is advisable to turn the power off and contact your electricity supplier.

Emotional impact

How will I know if someone is emotionally affected by the situation?

Some of the most common signs of post-event distress include:

- difficulty sleeping or nightmares
- increased levels of anxiety
- tightening or pressure in the chest
- frequent and sudden angry outbursts over seemingly small matters
- over-eating, under-eating, or emotional eating
- fatigue.

The main symptoms of ongoing distress to watch out for include:

- a major shift in a loved one's normal behaviour or mood that lasts longer than four (4) weeks
- a lack of desire to do anything
- interrupted sleep or loss of appetite
- an ongoing 'flat' mood.

Can I talk to anyone for emotional support?

- Lifeline's Community Recovery Officers provide psychological first aid to assist both individuals and the community recover and rebuild. The Crisis Line is open 24 hours, seven days a week. To talk to an experienced counsellor call 13 11 14.
- Specially trained Red Cross volunteers conduct door-to-door outreach visits to check on the wellbeing of individuals and families affected by disasters. Red Cross is available on 1300 554 419.
- Centrelink's specialised staff provides professional assessments, counselling and support services. Referrals to financial counsellors and advisors are also available. All Centrelink services and relevant contact numbers can be located at www.humanservices.gov.au
- The Department of Communities can also assist with initial counselling and mental health services following a natural disaster, as well as ongoing psychological services in the medium to longer term.

What do I do if I or a loved one has ongoing distress?

Some people may experience stress, anxiety and/or depression immediately following a natural disaster, and some of these may still feel this way months afterwards. Most people will resolve these feelings with the support of family and friends, however if problems persist for four weeks or more, you should talk to a doctor, counsellor or other trusted health professional.

What can I do to settle my children who still seem to be scared?

Some children may struggle to cope with the distress of experiencing a natural disaster, especially if they are unable to return to their homes. Children are very resilient and usually come through any trauma better than adults do, however it is important to be aware that they may be suffering anxiety as a result of the disaster.

We can help children feel more secure by developing disaster safety plans, including where the family would go and who they might stay with if such a disaster struck again.

I still feel insecure

Residents may feel uneasy and anxious for the first 12 months after a natural disaster. The sounds of rain or wind or other noises may spike anxiety levels, causing feelings of insecurity and uncertainty.

To help ensure a sense of security and control in the future, residents should:

- seek advice from reliable sources on how to protect themselves, their family and their possessions
- visit the emergency management websites for tips: www.emergency.qld.gov.au or www.ema.gov.au
- talk through any ongoing emotional issues with a trusted friend, doctor or counsellor.

Erosion

Will insurance cover erosion from storms or flooding?

You need to discuss this issue with your insurance provider however in most instances insurance policies do not cover you for erosion damage.

Who should I call if I have erosion issues?

You need to contact an appropriate tradesperson for repairs. Depending on the extent of the damage, this should either be a licensed Structural Landscaper or Builder. You may also need the services of an engineer. Engineers Australia can be contacted on 3832 3749 or www.engineersaustralia.org.au/queensland-division or Board of Professional Engineers Queensland - (07) 3198 0000 or www.qpeq.qld.gov.au

House uninhabitable

My house is uninhabitable and I have been living elsewhere. Can I set up a tent or caravan on my property and return there? I'm worried about my house and contents.

Talk to your local council. They would require you to have proper sanitary systems (e.g. toilet, shower, and

washing facilities) as a minimum.

Insurance

What does contents insurance cover?

This would need to be confirmed with your insurer, however contents insurance generally covers items contained in the home such as furniture, clothing and electrical goods.

Will my home insurance cover me for flooding, inundation or storm water damage?

Each insurance policy is different depending on a variety of factors, such as the location of the insured property and the insurer issuing the policy. It is important for the claimant to read the policy and make sure it covers all of their requirements. If you are unsure, contact your insurer as they can provide answers specific to the policy and you.

How do I provide evidence of loss of property?

Claimants may be required to produce receipts and/or photographs of their possessions to make a claim. They should speak to their insurer before removing any damaged items from the home.

What happens if I'm not insured?

Uninsured people may be able to access financial assistance through the Queensland Government Department of Communities. Assistance is subject to an income and assets test. More information on the funding available can be accessed through the Department of Communities website www.communities.qld.gov.au

Can I choose to receive a cash settlement for my claim?

You will need to discuss this with your insurer.

What if I discover more damage later?

If further assessment is required, claimants should contact their insurer immediately.

What do I do if I am having problems with my insurer?

If you are unhappy with an insurance assessment or service, you will need to read your insurance contract and then talk directly to the company to try to resolve the problem.

If you are not satisfied with the response, you can go through an internal dispute resolution process with your insurer. This requires the company to review the claim/problem and provide its final decision in writing within 15 business days of receiving the request. The company is required to give you a copy of their dispute resolution process.

If you are unhappy with the decision, you can contact the Insurance Council of Australia to request help in resolving the dispute.

If the problem is still not resolved, you can then contact the Financial Ombudsman Service, however the Insurance Ombudsman cannot act until after the complaint has gone to the Insurance Council of Australia. The Financial Ombudsman Service assists in resolving disputes between consumers and participating companies and can also assist with inquiries about general insurance matters. This service is free.

The Financial Ombudsman Service can make decisions which are binding on participating companies if the dispute is covered by the Terms of Reference (there are also limits to the amount which can be claimed).

If you feel that you are being treated unfairly, you can refer an insurance matter to a legal representative at any time.

For more information claimants can contact:

- Insurance Council of Australia on 1300 728 228
- Financial Ombudsman Service on 1300 78 08 08 or info@fos.org.au, or visit www.fos.org.au

Is QBCC Insurance payable on any repair work?

Yes. Licensed contractors must obtain Home Warranty Insurance on all residential construction work over \$3,300 in value. See www.QBCC.qld.gov.au for more details.

Once I have gone through the insurance evaluation process, how do I know if the builder is doing the right thing?

Your contractor should present you with a written contract and explain how and when he intends to do the

work. If you have any concerns about the conduct of your contractor, contact the QBCC on 139 333.

What does QBCC insurance cover?

In Queensland, the QBCC provides insurance that protects consumers against loss arising from defective or incomplete building work (Home Warranty Insurance). This insurance covers incomplete building work due to the insolvency, disappearance, or death of a builder. It also covers defective building work that comes to light after completion of the building work and that the contractor refuses to rectify, and subsidence/settlement.

The QBCC's Home Warranty Insurance provides up to \$400,000 (conditions apply*) cover for 6½ years if a licensed contractor performs the work. The period of coverage commences from the date of payment of the insurance premium, or the date of signing the contract (whichever is earlier). Your contractor may also take out other insurances such as public liability insurance and construction insurance, and although they are not compulsory, they are strongly recommended to protect your interests.

* maximum \$200,000 pre-completion and maximum \$200,000 post-completion.

Retaining walls and fences

My neighbour's retaining wall or fence is immediately threatening my house (failure could cause consequential damage to my house). What do I do and who do I call?

- The first step is to ascertain who is responsible for the retaining wall or fence. The fence may be a joint responsibility if it is on the property boundary. A retaining wall will generally be the responsibility of the party who changed the profile of the land. You must put the owner of the property on notice of the problem and request they rectify it. If the property is council property, inform the council.
- When you advise the property owner, you must advise them that you have reasonable apprehension of damage resulting to your property should the fence/retaining wall fail.
- Keep a record of what you have done, including copies of all correspondence (letters, faxes, emails, etc)

Will I be covered by my insurance if my neighbour's retaining wall/fence causes consequential damage to my property?

- This will depend on your policy but, you may be covered if you can demonstrate you have taken all reasonable care to have the property made safe, i.e. you have informed the owner and requested rectification. If the fence/retaining wall comes down after that, most insurers will cover you for damage to your building or damage to other buildings under the liability section of your policy.
- If you do nothing and the fence/retaining wall collapses or causes damage, your insurer may not cover you.

Can I arrange for someone to come in and do some temporary repairs and would I be able to claim this on insurance?

You will need to contact your insurer in the first instance. If further damage is imminent, you may be able to undertake temporary repairs to protect your property – your insurer may cover this, but it would depend on the individual situation. You should take extensive photographs of the damage in order to support your case.

My own retaining wall/fence has collapsed as a result of the disaster. Am I covered under insurance for the cost of repairs?

You need to contact your insurer in the first instance as this will depend on your policy. Some policies will cover this.

My retaining wall/fence is immediately threatening my house, neighbour's property, or public area (failure could cause consequential damage). What do I do and who do I call? Should I advise my insurer?

- You have a duty of care to ensure you take all steps necessary to protect your neighbour's property from damage as a result of the collapse of your retaining wall/fence.
- You need to contact the appropriate tradesperson to initiate safety and repair work to the wall/fence.
- You may wish to contact your insurer to check if your policy would cover this.

If I arrange for someone to come in to repair my fence/wall (including temporary repairs), is my insurance entitlement voided?

- You have a duty of care to ensure you take all steps necessary to protect your neighbour's property from damage as a result of the collapse of your retaining wall/fence.
- If you undertake emergency repairs you must ensure that you keep all documentation and photograph the property as a record. If your insurance covers this, your insurer may require evidence of damage and

quotes for repairs to assist them indemnify you.

Safety

Who can I contact to clarify safety requirements?

For advice on staying safe during a post-disaster clean-up, contact Workplace, Health and Safety Queensland on 1300 362 128.

Storm preparation

What should I do before a storm?

- Trim trees, clear gutters and downpipes and clear the yard of rubbish
- Secure loose roof tiles or sheets
- Protect sky lights with wire mesh and fit glass windows and doors with shutters or insect screens
- Prepare an emergency kit with emergency phone numbers including SES hotline 132 500, portable radio, torch, spare batteries, first aid kit, strong plastic bags for clothing and valuables, as well as plastic sheets, timber strips, hammers and nails for temporary repairs
- Check boats are securely moored or protected on land
- Check home insurance is current and adequate

What should I do as a storm approaches?

- Listen to a local radio station
- Shelter and secure animals and put loose garden furniture and toys inside
- Park vehicles under solid shelter or cover with firmly tied tarpaulins/blankets
- Secure all external doors and windows and draw curtains
- Keep an emergency kit handy
- Disconnect all electrical items, external television/radio aerials and computer modems

What should I do when a storm hits?

- Listen to the radio for severe storm updates
- Stay inside and shelter well clear of windows, doors and skylights
- If the building starts to break up, shelter in the strongest part (cellar, internal room, hallway or built-in wardrobe) under a mattress, doona or a strong table or bench
- If outdoors, seek solid enclosed shelter
- If driving, stop clear of trees, power lines and streams: DO NOT drive through flooded causeways
- Don't use a fixed telephone during a severe storm due to lightning danger

What should I do after a storm?

- If necessary, call 132 500 for SES assistance
- For emergency or life threatening medical assistance call 000
- For assistance with minor medical problems call 13 HEALTH (13 43 25 84)
- Cover structural property damage with plastic sheeting and nailed on wood strips
- Beware of fallen powerlines and trees, damaged buildings and flooded watercourses
- For powerlines down phone Energex on 13 19 62 (Southeast Queensland) or Ergon Energy on 13 16 70 (all other areas in Queensland).

Swimming pools

My neighbour's swimming pool has the potential to cause damage or subsidence to my property, fences, or retaining walls. I am worried about it overflowing again and causing the retaining wall/fence to fail or a landslip.

Your neighbour owes you a duty of care to ensure that the pool does not cause damage to your property. You must advise the owner of the pool that you have reasonable apprehension of damage resulting to your property should the pool fail or discharge water. Keep a record of what you have done.

Will my insurance cover damage caused by a swimming pool?

This will depend on your policy but you may be covered if you can demonstrate you have taken all reasonable care to have the property made safe, for example if you have informed the owner of the pool and requested

rectification.

My swimming pool fence has been damaged and I am concerned about safety issues.

As a priority, insurance companies ensure that swimming pools are secured with temporary fencing. If you have an issue contact your insurer immediately.

Trees

A neighbour's tree is overhanging my yard/fence/house and has the potential to fall or cause damage to my property. What should I do?

You must put the owner of the tree on notice of the problem and request they remove it. If the tree is on council property inform the council.

Keep a record of what you have done – include copies of all correspondence (letters, faxes, emails, etc).

My tree is overhanging my yard/fence/house and has the potential to fall or cause damage to my property. If I get someone in to remove it, will my insurance policy cover the costs?

No. The cost must be paid by you. The SES and/or your local Council will only remove damaged trees.

If I get someone to remove a neighbour's tree, will my insurance policy cover the costs?

No. It is not your tree. You cannot remove it without permission from your neighbour. You are only entitled to remove any vegetation that overhangs your fence.

If my tree or a neighbour's tree falls and causes damage, am I covered by insurance?

This answer depends on the policy but generally, owners will be covered if they can demonstrate they have taken all reasonable steps to have the tree made safe and/or removed.

- If they have informed the tree's owner of the issue and requested its removal or if you can demonstrate you have taken all reasonable care to have the tree made safe and/or removed, or if you have engaged a tree lopper but they can't lop the tree for some time.
- If the tree then falls on your building, most insurers would cover you and then may recover damages from the owner of the tree. If you do nothing and the tree falls, your insurer will not cover you.

Who can I call to remove a tree?

You can find tree lopping services by searching on the internet, in the Yellow Pages, in newspapers or through word of mouth.

Waste removal

What can I do with all the rubbish/debris left from a disaster?

Residents should take green waste to their local transfer station.

Other waste disposal options such as kerbside collections will usually be organised for disaster affected areas. Homeowners will need to contact their local council for suburb specific and current information.

For more information

For information on licence requirements for work, complaints about building work and other building industry regulation issues, visit QBCC's website at www.qbcc.qld.gov.au or call 1300 272 272.

See the QBCC leaflet 'Useful Contacts' for other organisations that can provide further information.