

1. You mentioned that there may have been issues with insurance claims arising from the outages emergency. Could you elaborate on these issues?

Answer:

People across all the power affected communities experienced varying degrees of success with their insurance company. The Insurance Council of Australia put out a news release on Thursday 24 October 2024 advising impacted Broken Hill and outlying area residents and businesses to contact their insurer or broker. They advised in most home and contents policies the excess does not apply to food spoilage. The Insurance Council of Australia also advised that most claims were for food spoilage with very few claims for physical damage. We heard of those who were able to fully recover the replacement costs for food, to those that were required to prove there was a power outage. Many residents in these areas do not have contents insurance coverage due to the current costs of living. We were contacted by the Wilcannia Local Aboriginal Land Council who advised that most of their members were uninsured. Some of these members also experienced equipment failure during the repeated electricity outages, when the generator failed or power was being shed, with their small electrical appliances, refrigerators, and freezers. The replacement of these appliances and whitegoods did not fall under any compensation scheme that was available.

Roy

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