



Dealing with mould and strip out

We're here to help

If you're a QBE customer whose home is damaged by extreme weather events, 'strip out' of damaged areas may be required. Understand what to expect below.

Assessing the damage

- If your property suffers damage (due to a storm, fire, flood, etc.), a professional assessor or claims adjuster will visit the site. They inspect the extent of the damage and document everything that needs to be repaired or replaced. This includes taking photos, making notes, and estimating the cost of repairs.
- Based on this inspection, we work with you to determine what needs to be done. This includes assessing which parts of your property that are too damaged to be saved and which parts can be repaired.
- The next step is to 'strip out' or remove the damaged materials from your property. This can include:
 - Taking out damaged drywall or plaster.
 - Removing water-soaked carpets and flooring.
 - Disposing of broken or unsafe fixtures and furniture.
- The goal is to remove anything that can't be repaired and might cause problems in the future, like mould from water damage or structural instability.
- Strip outs are part of our 'make safe' process following catastrophe events as it's important they are done in a timely manner to prevent further deterioration.

Undertaking strip out

- QBE appoints preferred Builders and/or Restorers to conduct strip outs, who follow a documented process outlined in QBE's guidelines.
- Strip outs occur early in the claims process, potentially before your claim is approved and QBE will cover the cost of a strip out regardless of your claim outcome.
- As part of this process, a mould and sanitation process may occur. See overleaf for more information on dealing with mould.
- If, at any stage, you have questions or concerns about the strip out process, contact your builder, loss adjuster or QBE.

Who to contact

If you purchased your policy directly from QBE, call us on **133 723**. If you purchased your policy from a broker, intermediary or your financial institution, contact them to make your claim, or alternatively contact us on **1800 023 387**.

More support

Dealing with extreme weather events can be stressful. QBE customers can access up to three sessions of free confidential counselling with an experienced psychologist via our partner Assure Programs. To arrange a session call **Assure on 1800 808 374** and let them know you're a QBE customer.

Dealing with Mould

Your guide to dealing with mould

If your home is impacted by water inundation, either through flooding or other extreme weather events, mould may occur. This can pose a health risk to you and your family.

While it can be difficult to see mould, you can reasonably expect it to occur if:

- Your house has had water inundation above the floor
- There is water damage
- There are strong, musty odours.

If significant mould is present within your property, please notify your loss adjuster or QBE and take precautions when entering or moving within the property.

To prevent small or localised mould growth, clean up and dry out the house as quickly as possible, noting that children and the elderly, pregnant women, and people with weakened immune systems, allergies or respiratory problems should avoid mould exposure.



Further information

- If you or anyone in your family feels unwell during or following clean up, please seek medical advice
- For further information and help, contact the environmental health section of your local council.



Cleaning your house after water inundation

Before clean up

- Never enter a building until it is declared safe to do so
- Take photos of damage items including carpets, furnishings, electrical items, clothing and curtains
- If you have invoices or receipts for any of these items, take copies of these as well
- Dress appropriately – wear waterproof footwear, overalls, eye protection and gloves. If you are sensitive to mould exposure, consider wearing a respirator

During clean up

- Remove all sources of pooled water and debris
- Discard all wet or water-damaged items, including carpeting, rugs, bedding, furniture, clothing, and all other household items that cannot be properly dried out or cleaned.
- Clean and disinfect all surfaces inside the house, including floors, walls, kitchen, bathroom and laundry.

After clean up

- NEVER use electrical items that have been inundated until they have been checked by an electrician and deemed safe for use
- Allow the house to dry throughout – open doors and windows for air flow. Once safe power is restored you can use fans and dehumidifiers to dry out the house, but never use outdoor heaters or portable power generators indoors.
- If you suspect your heating or air conditioning suffered water inundation, it will need to be checked and cleaned by a qualified professional

Extra help if you're experiencing vulnerability

If you're a QBE customer in need of extra care following a natural disaster or weather event, we have a range of support measures and resources available to assist. Visit [QBE.com/au](https://www.qbe.com.au) to find out more about how we can help customers experiencing vulnerability or call us directly on **133 723**.