

FOR IMMEDIATE RELEASE

Aussie Homeowners Could Be Denied Insurance Payouts Over One Overlooked Storm-Season Task

Sunshine Coast, Australia: As Australia heads toward another storm season, insurance experts are warning that thousands of homeowners could have their storm damage claims rejected, not because of the storm itself, but because of what happens in the weeks before it.

More than 125,000 storm-related insurance claims were lodged across Australia in early 2025 alone, totalling over \$4.5 billion in losses, according to the Insurance Council of Australia. But a significant share of those claims never get paid. Analysis from law firm Mills Oakley found that over half of all denied home insurance claims involve allegations of inadequate documentation or insufficient property maintenance, and blocked gutters and downpipes are among the most common culprits.

The issue comes down to a distinction most homeowners aren't aware of: insurers generally draw a hard line between damage caused suddenly by a storm, and damage that has built up gradually from a maintenance issue. Major insurers including Suncorp and Allianz explicitly exclude water damage caused by blocked downpipes and gutters from standard home insurance cover, treating it as preventable wear and tear rather than an insured event. NRMA advises homeowners to clear their gutters and downpipes before the October to March storm season specifically to avoid this trap.

In practice, that means a homeowner whose ceiling is damaged by an overflowing downpipe during a storm may still have their claim rejected if the insurer determines the downpipe was blocked with leaves or debris beforehand, even though the storm was the visible trigger.

"Most people think if a storm causes the damage, they're covered, full stop. That's not how it works," said Bret Blackmore, founder of Flowmate, an Australian downpipe protection company. "Insurers are looking for a clear, sudden cause. If there's any sign the downpipe was already blocked, that claim can come back denied, and the homeowner is left to cover repairs that can run into the tens of thousands."

Blackmore says the problem is that downpipes are one of the most neglected parts of the home. Unlike gutters, which are visible from a ladder, downpipes are hard to inspect and easy to forget, until water starts backing up during a storm.

"Homeowners will happily clean their gutters and think the job's done, but a single blockage further down the downpipe can undo all of that," Blackmore said. "It's an easy thing to overlook, and it's exactly the kind of gap insurers are trained to look for."

To reduce the risk of a denied claim, experts recommend:

- Clearing gutters and downpipes before October, ahead of peak storm season
- Photographing gutters and downpipes after cleaning as maintenance evidence
- Installing permanent blockage protection rather than relying on periodic manual cleaning
- Keeping records of all home maintenance in case a claim is ever disputed

Flowmate, a patent-pending downpipe protection insert designed and sold in Australia, is one option homeowners are turning to. Unlike traditional gutter guards, which sit on top of the gutter and can still allow debris into the downpipe itself, Flowmate installs at the junction of the downpipe and gutter, to filter debris while keeping water flowing freely. It is a DIY installation, stocked through national retailers including Mitre 10 and Home Hardware, and is currently installed on more than 30,000 homes across Australia and New Zealand.

With storm season approaching, Blackmore is urging homeowners to treat downpipe maintenance as seriously as any other insurance-critical home upkeep.

"It takes minutes to check, and it could be the difference between a claim that gets paid and one that doesn't," he said.

About Flowmate

Flowmate is an Australian home improvement brand specialising in downpipe protection. Its patent-pending insert prevents blockages at the source, protecting homes from water damage caused by clogged downpipes. Flowmate is stocked nationally through retailers including Mitre 10, Home Hardware, and Continuous Group, and is sold in Australia and New Zealand.

Media Contact

Kurt Penberth

Marketing, Flowmate

marketing@flowmate.com.au

0448160502

www.flowmate.com.au