

Flood bill rises as 'worst yet to come'

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The damage bill for Victoria's worst floods in 15 years was likely to increase in the coming days, Premier John Brumby warned.

Mr Brumby was in Horsham yesterday surveying damage caused by the Goulburn, Ovens, Avoca and Wimmera rivers.

"The worst I think is yet to come," he said, referring to rising water levels in the river systems.

Law firm Maurice Blackburn asked the insurance industry to improve protection for consumers by providing standard clauses covering flood and storm damage.

Maurice Blackburn principal John Berrill said many people did not realise an important distinction between storm and flood damage. Flood damage and damage resulting from an inundated river, creek or dam are often excluded from insurance contracts.

"It's a dog's breakfast with a variety of wording covering flood damage in policies," Mr Berrill said.

The damage bill has already topped \$10 million. Some regions had more than 20cm of rain over the weekend.

Almost 300 properties have been flooded. Authorities have sandbagged homes and hospitals in the expectation of more flooding.

"We are seeing a flood emergency that is still evolving," State Emergency Service state controller Tim Wiebusch said.

"There are things happening literally hour by hour across the state as the flood waters continue to rise."

In north-eastern Victoria, warnings have shifted from Wangaratta to Shepparton, where more than 60 homes are at risk.

SES volunteers and the army have gone door to door in the area to warn homeowners of the danger.

In Wangaratta, a levee protecting Wilson Road was at risk of collapse late yesterday, Mr Wiebusch said, prompting police to set up a road block to stop people entering the area.

An evacuation alert was issued for 22 properties near the levee. Ten homes in the town have been hit.

There was steady rain in July. The saturated soil sent most of the rain into catchments, which received more than 11 days' average supply in less than one day.

The weather bureau said Mount Buffalo, south of most of the flooding, had had more than 26cm of rain in the past four days.

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