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## Time to prepare as early spring bushfires hit hard

As firefighters across NSW and Queensland continue to battle dozens of bushfires sparked by yesterday's hot and windy weather, the Insurance Council of Australia is reminding homeowners to prepare for a spring and summer of high fire risk.

ICA CEO Rob Whelan said: "It is only the second week of spring and already many regions in NSW and Queensland are facing severe fire conditions. This has been caused by a combination of above average temperatures, strong wind and a dry winter.

"Homes, outbuildings and vehicles have already been destroyed by fire. In NSW firefighters have been mobilised to tackle more than 60 bushfires. In Queensland the fire and rescue service has warned much of the state faces a severe fire risk over the coming days. Victoria, too, has already had bushfire alerts.

"The ICA anticipates the bushfire risk will remain high throughout spring and summer in all states. Large swathes of Australia now have abundant fuel loads. This has been caused by lengthy wet seasons since 2010, which triggered rapid growth of grass and bushland, followed by a warm and dry autumn and winter this year.

"Property owners should heed the warning from this week's bushfires and take every opportunity to lower their risk. There are a range of practical steps you can take now to do this."

These include:

- Moving woodpiles or flammable materials away from your property
- Cutting back grass, shrubs and trees around your property, and clearing dry leaves from your gutters
- Contacting your local fire authority for guidance on the particular risk in your area and for advice on protecting your home
- Reviewing your home and contents policy - is it up-to-date? Have you prepared a room-by-room inventory? What does your policy cover, and what is excluded?
- Reviewing your sum insured - does it match the value of your home and your contents?
- Checking that your vehicles are insured. Remember compulsory third party insurance does not cover damage or destruction caused by fire

"If you have any questions about your policies, are seeking clarification on what is and is not included in your cover, contact your insurer and find out," Mr Whelan said.

**View ICA bushfire preparation advice: [www.insurancecouncil.com.au/bushfirepreparation](http://www.insurancecouncil.com.au/bushfirepreparation)**