

October 17, 2012

Time to prepare for high bushfire risk, says Insurance Council of Australia

Large spring bushfires and predictions of a hot, dry summer are sending a strong reminder to households in fire zones to prepare for a higher risk this bushfire season.

The Insurance Council of Australia (ICA) says Australia is moving towards hotter spring and summer weather, and recent bushfires were evidence of the high fire risk.

ICA CEO Rob Whelan said: “The Bureau of Meteorology is warning the chances of bushfires this spring and summer are much higher than the previous couple of years.

“The very wet weather Australia experienced over the past two years has created optimal conditions for the growth of grasslands, providing potential fires with an abundant fuel source and means there will be a high fire risk from now until March.

“The seasonal outlook also points to higher-than-average temperatures for much of Australia.”

Mr Whelan said the east coast of Australia had already experienced some significant bushfires that threatened homes and businesses, including the NSW Central Coast, and Queensland’s Darling Downs and Atherton Tablelands.

Bushfires have also affected Western Australia and the Country Fire Service in South Australia has announced total fire bans in parts of the state.

“This is just the start of the traditional fire season and it is clear the bushfire threat is very real,” Mr Whelan said.

“Householders in areas at risk of bushfires should take steps to prepare now. They should make sure their properties are physically prepared, and this should also serve as a reminder to review insurance needs.

“The ICA has developed a [checklist](#) to help households make sure they’re prepared for the bushfire season. It provides some useful hints for physically preparing a home, and reminds policyholders of the importance of up-to-date insurance coverage.

“First, check the sum insured matches the value of your assets, and reassess the value of your home and contents, vehicles and any outbuildings. Understand the cover you have and what is and is not included in your policy, and ask your insurer for clarification. And if you are not happy with the policy your insurer offers, shop around for a better deal.”

View ICA bushfire preparation advice: www.insurancecouncil.com.au/bushfirepreparation