

December 18, 2014

ICA urges property owners to complete final details of bushfire preparation

With bushfire emergency warnings in place for parts of Victoria and South Australia, and fire emergency crews battling bushfires in the Barossa Valley, Insurance Council of Australia CEO Rob Whelan is urging residents of bushfire-prone areas to make sure they are adequately prepared for an emergency.

“Now is the time to review the processes you have in place to make sure that you and your family stay safe in case of a bushfire, and that your home is protected,” he says.

“The risks are real and simple steps, such as clearing the gutters or trimming overhanging trees, can help prevent colossal damage to properties and even save lives.

“The first step is to make sure that no one’s life is at risk: make sure you are familiar with the fire danger rating, draw up a bushfire survival plan and discuss it with your family.”

Mr Whelan says that underinsurance is one of the main issues regarding businesses and properties built in bushfire-prone areas.

“Properties being rebuilt in high bushfire-risk areas would have to comply with stringent Bushfire Attack Level requirements, on top of normal rebuilding costs such as demolition, site clearance, planning and development permissions. This could leave underinsured business and property owners in serious financial distress.”

Mr Whelan urges property owners to review their insurance policies, assess their risk and update their sum insured when necessary.

“If you have any questions about your policies or are seeking clarification on inclusions and exclusions, contact your insurer. Updating your policy today could save you heartache and financial damage later,” he says.

Financial literacy website Understand Insurance features tips to assist you in your bushfire preparations. Useful tips include:

- Finding out from your local council if you live in a bushfire-prone area
- Seeking a professional assessment of your individual Bushfire Attack level
- Reviewing your home and contents policies and check your sum insured to avoid underinsurance. Have you prepared a room-by-room inventory?

December 18, 2014

- CONTINUED -

- Moving woodpiles or flammable materials away from your property and clearing the leaves from your gutter
- Contacting your local fire service and following their guidelines on how to prepare for a bushfire
- Checking that your vehicles are insured. Compulsory third party insurance does not cover damage or destruction caused by fire.

You can download the ICA's full bushfire preparation checklist [here](#) or find out more information on bushfire preparation and recovery on [Understand Insurance website](#).

Watch [the testimonial](#) of Winmalee Resident Richard Hurst, whose insurance cover enabled him to rebuild his house, which had been destroyed in the 2013 Blue Mountains bushfires.

- ENDS -