

## Home and Contents

- Check the replacement value of your home and contents and outbuildings
- Check this matches your sum insured
- Prepare a room-by-room inventory of the contents of your home
- Contact your insurer to find out what is and is not included in your insurance policy

## Total Loss

- Get a quotation for the cost of a complete rebuild of your home from a reputable builder
- Review your policy and make sure your sum insured covers this cost

## Vehicles

- Check you have comprehensive or third party fire vehicle insurance (CTP will not cover you in the event your vehicle is damaged or destroyed by fire)
- Check the insured value of your vehicle, is it insured for market or agreed value?
- Would you need a temporary replacement for your vehicle while it is being repaired following fire damage? Check if your insurer offers the policy add-ons you require.

## Practical steps you can take now

- Talk to your local fire service about bushfire preparation
- Fit smoke alarms to your property
- Cut back grass, shrubs and trees around your property
- Clear dry leaves from your gutters
- Move woodpiles and flammable materials away from your home
- Develop a bushfire survival plan. Consider:
  - When will you leave your property?
  - Where will you go?
  - When will you return?
  - What will you take with you?
  - How will you stay informed of bushfire risk?