

# Media Release

September 2, 2015



Understand  
Insurance

## Time to prepare for this summer's heightened bushfire threat

Property owners face an above-average bushfire threat this summer, with an early start to the bushfire season, according to expert predictions.

The Bushfire and Natural Hazards Cooperative Research Centre (CRC) has released a national snapshot of the level of threat for the 2015-2016 Bushfire season, which showed that vast tracts of Australia face “above normal fire potential for the 2015-2016 fire season”. It said all evidence currently points to “an early start to the bushfire season”. ([See the map here](#)).

With the bushfire damage bill exceeding several billion dollars over the past decade – including the loss of lives and damage or destruction of hundreds of homes and businesses and vehicles – Understand Insurance spokesman Campbell Fuller says he hopes the warning encourages households in and close to bushfire-prone areas to prepare now.

“The Black Saturday bushfires in Victoria in January 2009 claimed 173 lives and more than \$1.4 billion in insurance settlements,” Mr Fuller says. “Since then, we’ve had the October 2013 Blue Mountains bushfires (\$183.4 million), the Dunalley fires in Tasmania (\$78 million), and already this year the January fires in South Australia have cost \$36.6 million.

“And these are only the financial costs. They don’t take into account the loss of human life, nor the emotional toll of a family home, or someone’s livelihood, being wiped out.

“It’s usually too late to check your insurance cover, or to buy a policy, once a bushfire is heading towards your property.”

Mr Fuller advises householders to check their property is physically ready for the bushfire season, along with reviewing their home and contents policies to ensure they have enough insurance cover to avoid severe financial loss in the event of a bushfire.

He says the [UnderstandInsurance.com.au](http://UnderstandInsurance.com.au) online home and contents calculators can help owners and tenants to assess the level of insurance they need.

“Underinsurance is one of the biggest risks facing home owners, with 83 per cent of home owners admitting they probably don’t have enough cover,” Mr Fuller says. “Now is the time to reassess the value of your valuable assets to ensure you’re protected financially.

“The Understand Insurance website provides heaps of helpful tips on [preparing for bushfire season](#) – including an easy-to-print [Bushfire Checklist](#) – and links to emergency contacts and rural fire services around the country.

-MORE-

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“It’s a one-stop shop for everything you need to know about getting your property and your insurance ready for bushfire season – and quick tips on what to do if a bushfire strikes.

“Households in bushfire zones should also check with their local council to see how their bushfire exposure might affect the costs of rebuilding their property if it were badly damaged or destroyed in a fire, as local council development controls may require rebuilding to a higher construction standard.”

- ENDS -

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