

Media Release

Monday October 10, 2016



Understand
Insurance

Get ready now for above average cyclone season

Households and businesses in cyclone-exposed parts of Australia should start preparing now after the Bureau of Meteorology predicted higher-than-normal activity over the next six months.

The weather bureau's tropical cyclone season outlook, released today, predicts an average to above-average cyclone season (November to April), due to weakening La Niña conditions in the Pacific Ocean.

Understand Insurance spokesman Campbell Fuller says even an average cyclone season can leave behind a trail of destruction.

"An average cyclone season typically sees 11 cyclones in Australian waters, with four making landfall. An above-average year could bring many more than that, and each one has the potential to cause catastrophic damage if it crosses the coast in a heavily-populated area," he says.

"Only one cyclone made landfall last season, and that was in a sparsely populated part of Western Australia's Pilbara. There's no guarantee Australia will be so fortunate this summer."

"Severe Tropical Cyclone Marcia left behind insured losses of \$544 million from more than 37,000 claims when it struck near Rockhampton 18 months ago. The losses from 2011's Cyclone Yasi were almost three times that level at \$1.4 billion.

"Historically, cyclones have tracked as far down the coast as Newcastle in the east, and south of Perth in the west, so many more Australians are exposed than may realise."

Mr Fuller says households and businesses can take many steps to protect their properties from cyclones.

"It's vital to have enough insurance cover to fully rebuild, repair or replace buildings, contents and other assets if disaster strikes. Households can use a free insurance calculator, such as the one on the [Understand Insurance website](#), to check their insurance cover is sufficient," he says.

"Many properties can be made stronger to withstand cyclone and storm damage. Some insurers offer discounts to homeowners who install mitigation that lowers the risk of cyclone damage to their homes.

"Bundling several policies with the one insurer, or opting for a higher excess, are other ways households in high-risk areas can lower their premiums."

Other steps to protect against cyclone damage are:

- Remove dead or rotting trees and trim branches that overhang the property
- Secure all loose items outside a property including garden furniture, umbrellas, sheds and children's cubby houses
- Clear gutters, and checking that gutters and the roof of the property are secure

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- Check the condition of roofs and repair any damage or loose tiles
- Secure any boats or vehicles and move cars under cover
- Prepare a room-by-room inventory of home contents
- Prepare a storm readiness kit, including a torch, radio, candles, matches, new batteries and any important documents or contact numbers
- Know where and how to turn off mains power, water, gas and solar power

Get more tips about protecting against cyclones at <http://understandinsurance.com.au/types-of-disasters/cyclones>.

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