

Media Release

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Understand
Insurance

Don't get blown away this cyclone season

Households in northern Australian are reminded they still face a destructive summer despite the weather bureau tipping fewer cyclones than usual.

On average, 11 cyclones hit the north each year. Though the strong El Nino is likely to reduce this number, the cyclone season outlook warns coastal regions in the north should still prepare for cyclones.

At least one tropical cyclone has crossed the coast each season since the 1970s, while four cyclones reach land in a typical year.

Understand Insurance.com.au spokesperson Campbell Fuller says North Queensland communities are the most vulnerable to damage because of higher population density along the coast.

"A cyclone can cause severe damage and flooding, even if it doesn't reach the coast or is downgraded to a tropical low," he says.

"Taking steps to protect against cyclone damage right now can help prevent suffering the financial and emotional heartache that too often follows a natural disaster. And it need not be expensive.

"Along with checking they have enough insurance cover for their properties and vehicles, residents and businesses can take some simple steps to reduce their risk.

"One of the best steps a household can take is to ensure their roof and guttering are well maintained and that door and window seals are intact. This helps reduce destruction caused by the loss of tiles or roof sheeting, and the internal damage caused by wind-driven rain that comes with a cyclone or large storm."

Other top tips from <http://understandinsurance.com.au/>:

- Secure or remove loose items from around your home that could become missiles in strong winds
- Install metal window or shutters to glass windows and doors
- Remove dead or rotting trees and trim branches overhanging the property
- Prepare a storm readiness kit, including a torch, radio, candles, matches, new batteries and any important documents or contact numbers.

Mr Fuller says James Cook University's Cyclone Testing Centre had found older homes are the most vulnerable, with those built prior to changes in the national cyclone wind code more likely to suffer severe cyclone damage.

To coincide with the onset of the cyclone, storm and bushfire seasons, Understand Insurance this week started a national radio campaign to raise awareness of natural disaster preparation.

"The Understand Insurance website has loads of helpful advice how to make your home cyclone-ready, including a handy cyclone checklist, and contact details for key emergency services," says Mr Fuller.

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