



<http://understandinsurance.com.au/during-a-disaster>

During a disaster

Natural disasters are not something you have to think about every day, but they can and do strike at anytime, often without warning.

Australia is prone to a range of natural disasters that can disrupt our lives by damaging our home and our belongings, affecting our health, altering our daily routines and causing financial losses.

Ask your local council about specific hazards and the emergency plans that affect your local area. These plans will tell you who will respond to a particular hazard, how information will be passed on to you and what services might be available after an emergency.

Disasters are an ever present risk for communities living in Australia and it is the general insurance industry that forms the cornerstone of economic recovery in Australia following a disaster event.

The insurance industry is well used to dealing with these types of extreme weather events. As soon as you are safe and are able to, contact your insurer to lodge an insurance claim. This will speed up the claims process and will allow insurers – if necessary – to dispatch assessors to look at your claim.

Please be aware that during a disaster insurance assessors will be unable to enter your property until emergency services declare it is safe to do so.

The [Insurance Council of Australia \[http://www.insurancecouncil.com.au/ \]](http://www.insurancecouncil.com.au/) will sometimes declare a catastrophe for a large natural or man-made disaster that causes a significant number of claims in a region.

The [Australian Government's Emergency Management website \[https://www.ag.gov.au/EmergencyManagement/Pages/default.aspx \]](https://www.ag.gov.au/EmergencyManagement/Pages/default.aspx) provides key online access point for emergency management information.

Declaration of a catastrophe

The [Insurance Council of Australia \[http://www.insurancecouncil.com.au/ \]](http://www.insurancecouncil.com.au/) (ICA) works closely with government and emergency agencies during natural or man-made disasters,

Disasters that involve a large numbers of claims, or complex issues may be declared a catastrophe by the ICA.

An ICA catastrophe declaration means insurers coordinate their response through an industry taskforce. Insurance companies work closely with all levels of government, government agencies, emergency services and community organisations to identify and resolve issues. This can help speed up the resolution of disputes. Insurers give priority to catastrophe claims, and seek to reduce the immense stress that policyholders often experience. For more information [click here \[http://www.insurancecouncil.com.au/issue-submissions/issues/catastrophe-events \]](http://www.insurancecouncil.com.au/issue-submissions/issues/catastrophe-events).

The following factors are considered by ICA when determining if an event should be declared a catastrophe for insurance purposes:

Staying safe

During a natural disaster, safety should always be your first priority.

The most important thing to remember during a natural disaster is to follow the instructions of local authorities and emergency services and remain calm.

If advised to evacuate, do so immediately and make sure to follow instructions. Take your disaster supply kit, lock your home and choose a safe route away from disaster.

Do not take unnecessary risks and if you need to evacuate, you should return only when emergency services declare it safe to do so.

Some disasters, such as bushfires, storms and cyclones, can change direction quickly. Tell someone when you leave and where you are going and make sure to check for updates on the situation regularly.

What you can do to protect yourself during a disaster:

- If you plan to stay during a disaster, be prepared. You should know where the safest points in your home are and have a disaster kit handy
- If you are in a danger zone follow evacuation orders. Use a recommended route and don't rush
- If you are evacuated, return home only when officials say it is safe to do so
- Stay off the roads if they are unsafe and be especially cautious driving. You should only drive if necessary and avoid hazards like flooded roads
- Stay off the streets. If you must go out be cautious when walking around. Watch for fallen objects and electrical wires
- Remember, buildings and infrastructure may be unstable. Watch out for weakened buildings, bridges, roads, and sidewalks
- Be careful of what you eat and drink and find out how to keep food safe during and after an emergency. When the power goes out, food in the fridge will last only so long. Use common sense, and toss anything that looks spoiled. After a disaster, it is also possible that water supplies will be temporarily cut off or become contaminated
- Make sure everyday items don't turn dangerous. If you have time, secure your home by bringing in things like outdoor furniture and disconnect electrical appliances
- Turn off electricity, gas and water
- Wear protective clothing and be cautious when cleaning up
- Listen to media reports and local authorities for instructions

Staying informed

Knowing what to do in the event of a disaster can help to keep you and your family safe and will save precious time.

Be careful to take certain precautions and keep these tips in mind:

- The media, particularly [ABC Local Radio \[http://www.abc.net.au/local/ \]](http://www.abc.net.au/local/), plays an important role during a disaster. Stay aware of the news and tune in to local radio and TV channels for warnings, evacuation orders, weather updates and safety announcements
- Because of the high chance of the power supply being disrupted, it's important to have a battery-operated radio to listen in for updates
- The [Bureau of Meteorology \[http://www.bom.gov.au/ \]](http://www.bom.gov.au/) also issues warnings for extreme weather conditions. Visit the website for forecasts, the latest watches, warnings in your area and supporting information
- As the disaster unfolds, local communities, and emergency services, who are the first responders can help provide crucial information. They will be able to tell you where shelters are located, the extent of the damage and, if you have evacuated, when it is safe to return home
- Increasingly, emergency services are providing warnings and updates about disasters via websites and social media accounts, and text messages to improve access to disaster information
- Emergency Alert is the national telephone warning system used by emergency services to send voice messages to landlines and text messages to mobile phones within a defined area, about likely or actual emergencies. In the case of an emergency, you may receive a voice message on your landline or a text message on your mobile phone. If you receive an alert and want more information, follow the instructions in the message or find your local emergency service on the [Emergency Alert \[http://www.emergencyalert.gov.au/frequently-asked-questions/what-is-emergency-alert.html \]](http://www.emergencyalert.gov.au/frequently-asked-questions/what-is-emergency-alert.html) website
- When in doubt, speak to your local fire service or State Emergency Service (SES). They will be able to provide you with more details on what to do. Act immediately on the advice provided

Managing disruption

Immediately after a disaster, emergency services will respond to the most critical demands. It's important to remember that relief workers can't reach everyone right away.

During and immediately after a disaster the utilities and services you rely on every day, including electricity, water, internet access and phone services may be disrupted. Keep in mind, you might not be able to (among other things):

- Cook
- Keep food in the fridge cold
- Power your home
- Make or receive phone calls
- Use the internet
- Watch television or listen to the radio

It's not just your home you need to be mindful of when disasters strike. The environment inside or outside your home will also change. It's possible roads will be damaged or closed and public transport may not be available.

If significant damage occurs it's also likely buildings may be structurally damaged and unsafe.

Remember, it could be several days before services are restored and local stores reopen. Even then, they may be limited.

Electricity, gas, water and telephones may be off for days or weeks. Damaged infrastructure, such as roads, bridges and rail lines, will take longer to restore.

Your supplies kit should contain items to help you manage during these outages.