



<http://understandinsurance.com.au/types-of-disasters/bushfires>

## Bushfires

Every year thousands of homes and properties are at risk of bushfires. Some homes survive, while others do not.

Many of Australia's most devastating and destructive bushfires are ingrained into the nation's collective memory. The 2009 Black Saturday Bushfires brought devastation and destruction on a scale never before experienced in modern Australia. It is the deadliest on record, claiming 173 lives, injuring more than 400 people, destroying more than 2000 homes and affecting 78 townships and communities\*.

According to the [Bureau of Meteorology \[ http://www.bom.gov.au/social/2013/04/australias-bushfire-seasons/ \]](http://www.bom.gov.au/social/2013/04/australias-bushfire-seasons/), weather conditions determine almost every aspect of how a bushfire starts and spreads. How we build and maintain our homes in bushfire-prone areas is the key factor determining what damage occurs.

\*CFA website [ <http://www.cfa.vic.gov.au/about/black-saturday/> ]

### Bushfire seasons

Wind, temperature, humidity and rainfall are weather elements that affect the behaviour of bushfires. Severe bushfire conditions are influenced by a combination of weather systems, but in most cases, by hot, dry winds blowing from central Australia. The dry summer months are the danger time for southern Australia, while northern Australia is most at risk during winter.

## Preparing for a bushfire

Property owners and residents living in bushfire-prone areas should devise a survival plan, prepare an emergency kit and take steps to minimise the fire risk they face.

It's important to contact the local fire service and follow any guidelines it provides on preparing for a bushfire. Though rural fire services play a key role in combating bushfires, bushfires can occur in areas protected by metropolitan fire brigades.

For more practical information on how to prepare and act when your home is threatened by a bushfire, contact the relevant fire services authority in your state or territory:

- **New South Wales:** Rural Fire Service (NSW) [ <http://www.rfs.nsw.gov.au/> ] and Fire and Rescue Services (NSW) [ <http://www.fire.nsw.gov.au/> ]
- **Victoria:** Country Fire Authority (VIC) [ <http://www.cfa.vic.gov.au/> ] and Metropolitan Fire Brigade (Vic) [ <http://www.mfb.vic.gov.au/> ]
- **Queensland:** Queensland Rural Fire Service [ <http://www.ruralfire.qld.gov.au/> ] and Queensland Fire and Rescue Service [ <https://www.qfes.qld.gov.au/> ]
- **South Australia:** Country Fire Service (SA) [ <http://www.cfs.sa.gov.au/site/home.jsp> ] and South Australian Metropolitan Fire Service [ <http://www.mfs.sa.gov.au/> ]
- **Northern Territory:** Northern Territory Fire and Rescue Service [ <http://www.pfes.nt.gov.au/Fire-and-Rescue.aspx> ]
- **Western Australia:** Department of Fire and Emergency Services (WA) [ <http://www.dfes.wa.gov.au/Pages/default.aspx> ]
- **Tasmania:** Tasmanian Fire Service [ <http://www.fire.tas.gov.au/enter.jsp> ]
- **Australian Capital Territory:** ACT Fire and Rescue [ <http://esa.act.gov.au/actfr/> ]

## What can you do to protect your home and contents from bushfire this season?

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

- Prepare and follow the advice of your local fire service. Make sure you have the appropriate insurance cover to avoid severe financial loss in the event your home or contents are destroyed by bushfire
- Make sure valuable assets are adequately protected and ensure the sum insured matches the value of these assets
- Now is the time to reassess the value of your home and contents, vehicles and any outbuildings you have on your property, and the level of cover you need to financially protect them
- Download a handy bushfire preparation checklist [here](http://uinsure.rpdir.com/assets/Checklists/Bushfire%20checklist%20v3b.pdf) [ <http://uinsure.rpdir.com/assets/Checklists/Bushfire%20checklist%20v3b.pdf> ]

## How do you know if your assets are covered for bushfire damage?

- Most household insurance policies cover you for bushfires
- Make sure you understand what coverage you have, as well as any exclusions or limits that may be a part of your insurance policy. It is important to be aware of these exclusions and to query any part of a policy you do not understand
- Australia has a highly competitive general insurance market, which means you can shop around and find an insurance policy that best suits your individual circumstances
- CTP insurance does not cover damage to your vehicle. For information on motor vehicle insurance [click here](http://uinsure.rpdir.com/types-of-insurance/car-insurance) [ <http://uinsure.rpdir.com/types-of-insurance/car-insurance> ]

## Some exclusions, terms and conditions to be aware of in household policies include:

- Embargoes or no coverage for a set time at the commencement of a policy
- No cover for loss or damage where no flame damage has occurred, such as scorching, melting, heat, smoke, ash or soot
- Coverage for a burning building within a specified distance of your home
- Loss mitigation clauses, such as taking all reasonable precautions:
  - For the safety and protection of your building and the site
  - To prevent injury or damage to your building or property
  - To ensure compliance with all statutory obligations, bylaws or regulations imposed by any public authority relating to the safety of persons or property

## What steps can you take now to help any future claims you might make?

- Prepare an inventory of your contents by undertaking a room-by-room evaluation of your assets – download an [inventory template](http://understandinsurance.com.au/calculators) [ <http://understandinsurance.com.au/calculators> ]
- Use [buildings and contents calculators](http://understandinsurance.com.au/calculators) [ <http://understandinsurance.com.au/calculators> ] to check you have enough cover
- Update your home or your contents policies if you are underinsured
- If you are concerned about the potential total loss of your property, speak to a reputable builder and get a quote for the cost of a complete rebuild. Once you have this, speak to your insurer and make sure your sum insured covers this cost

## Recovering from a bushfire

Be careful to take certain precautions after the bushfire has passed and keep the following tips in mind.

### What should you do immediately after a bushfire?

- If at home, check your roofs for embers and sparks after the fire danger has passed, and extinguish them
- If you have evacuated, do not return home until you are advised it is safe to do so
- Listen to your **ABC Local Radio** [ <http://www.abc.net.au/local/> ] station for updates and instructions from emergency agencies
- Wet debris down to minimise the risk of breathing in ash particles
- Remain vigilant after the fire
- Avoid damaged or downed power lines, poles and wires, and fallen trees
- Wear protective clothing such as heavy leather gloves and boots

### What should you do if your home and contents or other assets are damaged or destroyed by a bushfire?

- Contact your insurance company as soon as possible and seek advice about the claims process
- Do not be concerned if insurance documents are not readily at hand. Insurers keep records electronically and require only your name and address in order to find a policy
- If you are in urgent financial need you can ask your insurer to fast track your claim and make an advance payment within five business days of you demonstrating your urgent financial need. Any advance payment may be deducted from the total value of your claim
- Speak to your insurer before you attempt or authorise any building work, including emergency repairs, and ask for the insurer's permission in writing. Unauthorised work may not be covered by your policy
- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- You can remove and discard any damaged goods that pose a health risk, such as carpets or soft furnishings, but take photos and keep samples of materials and fabrics to show the assessor
- Keep any items that could be repaired and if in doubt speak to your insurer
- If your claim has been finalised within one month of the disaster, your insurer must give you six months from the finalisation date to ask for a review of your claim (for instance, if you think the insurer has not accurately assessed your loss), even if you have signed a release