



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

Cyclones

A cyclone is a violent storm with very high winds rotating around a calm centre of low pressure. Cyclones can cause destructive winds in excess of 280kmh, floods, storm surges and widespread damage.

Cyclones of varying intensity generally occur between November and April each year.

The parts of Australia most at risk of cyclones are northern Queensland, northern Western Australia and the Northern Territory.

Strong wind, heavy rain and flying debris created during a cyclone can cause extensive damage to your house. However, the risk of damage can be minimised if you take a proactive approach to protecting your house.

Details of all tropical cyclones that are known to have occurred are contained in a database maintained by the [Bureau of Meteorology](http://www.bom.gov.au/?ref=hdr) [<http://www.bom.gov.au/?ref=hdr>] . This database is available [here](http://www.bom.gov.au/cyclone/history/) [<http://www.bom.gov.au/cyclone/history/>] .

2017/2018 Australian tropical cyclone season outlook

According to the [Bureau of Meteorology](http://www.bom.gov.au/?ref=hdr) [<http://www.bom.gov.au/?ref=hdr>] , average to below-average tropical cyclone activity is most likely for the Australian region this season.

The typical Australian tropical cyclone season:

- has most tropical cyclones between 1 November and 30 April
- averages around 11 tropical cyclones
- sees an average of four tropical cyclones cross the coast, though coastal impacts can be felt when tropical cyclones remain well offshore
- on average has its first cyclone cross the coast in late December
- is rarely evenly spread- quiet periods are often followed by bursts of activity

Chance of above average tropical cyclone activity

For more information on the Bureau's seasonal outlook [click here](http://www.bom.gov.au/climate/ahead/) [<http://www.bom.gov.au/climate/ahead/>] .

The cyclone building code

Properties built in cyclone-prone regions after Cyclone Tracy in 1974 have been constructed to withstand a mid-range category 4 cyclone. This is intended to protect the inhabitants from harm. This code was introduced for buildings in designated zones in the mid 1980s.

However, the code does not mean the building – whether a high rise, a small strata unit block or a stand-alone home - is cyclone proof. These properties are still vulnerable to extensive damage, which can be very expensive to repair. The code only requires building to a standard that makes the building survivable for any occupants.

Many strata-title properties also have features that can be badly affected during cyclones, such as underground car parks, lifts, pools and landscaped gardens, annexes and sheds.

Click here to visit the [Australian Building Codes Board website](http://www.abcb.gov.au) [<http://www.abcb.gov.au>] for more information on issues relating to safety, health, amenity and sustainability in the design and performance of buildings.

Preparing for cyclones

If you live in a cyclone-prone area you should make it a priority to prepare a survival plan and ensure every family member knows what to do if a cyclone strikes. Identify the strongest part of your property to shelter in should a cyclone hit, and find out if your property is prone to flash or riverine flooding or storm surge.

Your local council can tell you if you live in a cyclone evacuation zone.

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

Residents can take practical steps to reduce the damage caused by a cyclone:

- Remove dead or rotting trees and trim branches that overhang the property
- Secure all loose items outside your 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
- Install metal window or shutters to glass windows and doors
- Check the condition of your roof and repair any damage or loose tiles
- Secure any boats or vehicles and move your car under cover
- Clear your property of loose material that could blow about and possibly cause injury or damage during extreme winds
- Prepare a room-by-room inventory of the contents of your home
- Have waterproof bags ready to protect clothing and important documents from storm damage
- Unplug any electrical equipment well before the storm arrives
- Decide on the best strategy for protecting your pets
- Prepare a storm readiness kit, including a torch, radio, candles, matches, new batteries and any important documents or contact numbers
- Listen to the [ABC Local Radio \[http://www.abc.net.au/local/ \]](http://www.abc.net.au/local/) for storm updates or visit the [Bureau of Meteorology website \[http://www.bom.gov.au \]](http://www.bom.gov.au)
- Know where and how to turn off mains power, water, gas and solar power

Recovering from a cyclone

The time immediately after a cyclone is often just as dangerous as the event. Don't go outside until authorities advise that the cyclone has passed and your region is safe. Don't be deceived by the apparent calm when the eye of the cyclone passes.

Be careful to take certain precautions after the cyclone has passed and keep these tips in mind:

- While conditions are severe, stay indoors and keep clear of windows
- Stay away from storm-damaged areas and property until emergency services declare it is safe to return
- Follow local media reports to get as much information as possible
- Stay away from downed power lines, poles and wires, and fallen trees
- Avoid entering floodwater on foot or in a vehicle. Floodwater can contain raw sewage and contaminants, conduct electricity and can mask hidden hazards. It can be deeper than you may suspect, and may be flowing rapidly
- Check your home for damage. If you need help from state emergency services volunteers due to a storm or flood emergency call your local SES unit. If in a life-threatening emergency contact 000
- Contact your insurer as soon as you are able to lodge a claim. If you are not insured, your recovery will depend upon your own resources and assistance that may be available from government or non-government agencies.
- 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
- Avoid driving as roads may be blocked
- Avoid turning the power on at your home if there is flooding. Have a professional conduct a thorough inspection first
- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- As evidence to support your claim, take pictures of damage to property and possessions, and keep samples of materials from damaged goods. This will be used by your insurer to process your claim as quickly as possible
- You can remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and 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
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address