



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

Storms

The Australian storm season runs from September to March, but storms can strike at any time. Storms can cause strong wind, lightning strikes, inundation and hail, and are one of the most costly natural disasters in Australia, causing extensive damage each year.

For example, the April 1999 Sydney hailstorm is the second most expensive natural disaster in Australian history, causing \$1.7 billion in insurance losses at the time, or more than \$3.3 billion if the same storm were to occur today.

Not all storms are so severe. The [Bureau of Meteorology](http://www.bom.gov.au) [<http://www.bom.gov.au>] defines severe storms as those that produce any of the following:

- Hailstones with a diameter of 2cm (the size of a \$2 coin) or more
- Wind gusts of 90kmh or greater
- Overland flow, storm water or inundation
- Tornadoes

What to do before storm season

Contact your local state emergency services group for advice on how to prepare for storms in your area and prepare a storm readiness kit. This might include items such as a torch, radio, candles, matches, new batteries and any important documents or contact numbers.

The Bureau of Meteorology issues warnings and monitors conditions regarding storm activity.

It is usually [too late to check your insurance cover](http://understandinsurance.com.au/when-should-you-buy-insurance) [<http://understandinsurance.com.au/when-should-you-buy-insurance>], or buy a policy, once a storm is heading towards your property. So, before storm season starts:

- Familiarise yourself with your insurance policy. Find out what is included in the policy, and understand its exclusions. Contact your insurer if you have questions
- Though most insurers regard rainwater runoff as part of storm cover, some insurers won't cover rainwater runoff or storm surge when the customer chooses not to take flood cover. These options are explained in the product disclosure statement for your policy
- Prepare a room-by-room inventory and take pictures of the contents of your home. This will help insurers speed up a claim in the event of a loss caused by a storm
- Check your sum-insured and update it if necessary
- Check you have comprehensive vehicle insurance. Remember that compulsory third party (CTP) does not cover you for damage to your vehicle

How to prepare for a storm

You can take practical steps to help prepare for storms:

- Move your car under cover or away from trees
- Remove dead or rotting trees, and trim branches that overhang the property (do it safely and remember that a permit from your council may be required)
- Secure all loose items outside your property, such as garden furniture, umbrellas, sheds and children's cubby houses
- Check that guttering and piping are not blocked and that the roof is in good condition
- Have waterproof bags ready to protect clothing and important documents from storm damage
- If a storm is approaching, close any shutters on doors and windows. If there are no shutters close window blinds, drapes and curtains
- Unplug non-essential electrical equipment well before the storm arrives and install surge protectors
- Prepare an emergency kit, including a torch, radio, candles, matches, new batteries and any important documents or contact numbers
- Listen to the radio for storm updates. In most parts of Australia, [ABC local radio](http://www.abc.net.au/local/) [<http://www.abc.net.au/local/>] serves as the natural disaster broadcaster. Visit the [Bureau of Meteorology](http://www.bom.gov.au/) [<http://www.bom.gov.au/>] website for the latest warnings and information
- Know where and how to turn off mains power, water, gas and solar power
- Decide on the best strategy to protect for protecting your pets

Recovering from a storm

Severe storms can destroy homes, damage infrastructure, tear down trees and leave communities without power, gas and mains water. This means you should take sensible precautions to protect yourself and your family. This includes:

- 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 there is 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
- Take photographs or videos of damage to property and possessions, and keep samples of materials from damaged goods, as evidence to support your claim. 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
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address