

# Take time to prepare



Every year thousands of homes and properties across Australia are at risk from potential disasters such as storms, cyclones, flooding and bushfires.

You can take steps to prepare your property and protect your loved ones for a disaster. Some of these will be practical, common sense steps that cover most disasters you may come across.

Others will be specific to the type of disaster you might be facing.

## What can you do now?

- Is your home resilient? Are any urgent repairs needed? Check the condition of your roof, doors and windows
- Clear gutters, and remove any loose items and overhanging branches from around your property
- Check your insurance policy document to understand what risks you are covered for. Review the amount of your cover
- Consider comprehensive vehicle insurance, because compulsory third party (CTP) does not cover you for damage to your vehicle or damage it may cause during a disaster
- Contact your local council to find out about common disasters in your area. Do you live in a cyclone evacuation zone, a bushfire zone or flood-prone area?
- Make yourself familiar with alerts and warning systems used in your local community
- Keep all your important documents safe in a waterproof container and store copies with family or friends, or your lawyer or accountant





## What can you do now?

- Use our handy home building calculator to help check if the amount of cover you have is enough to rebuild your home, and pay for other costs such as demolition, site preparation, architects and permits, if a disaster strikes
- Our handy home contents calculator will help you check you have enough cover
- Prepare a room-by-room inventory of the contents of your home. If a disaster strikes you won't have time to think about all the possessions in your house. This will be invaluable if you have to lodge a claim
- Get your disaster plan ready and talk this through with your family
- Prepare an emergency kit – see below to check what this should include – and make sure your family knows where this is stored
- Know where and how to turn off mains power, water, gas and solar power
- Work out the best strategy for protecting your pets and other animals

To view our handy calculators and home inventory template, visit [understandinsurance.com.au/calculators](http://understandinsurance.com.au/calculators)



## If a disaster is imminent

- Listen to the radio for updates – ABC local radio serves as the natural disaster broadcaster in most parts of Australia
- Visit the weather bureau's website: <http://www.bom.gov.au> for the latest warnings and information
- Be aware that services such as water, power and gas may fail during a disaster – know where these are located at your home and how to turn them off if necessary. If you have solar electricity panels, talk to an electrician about how you can shut these off
- Take your emergency kit and your pets with you if you leave your property

## Your emergency kit

- Bottled water, water purification tablets and plastic cups
- Tinned food, plastic plates and cutlery
- Battery-powered radio and batteries
- Prepaid phone cards and coins for phone calls
- Spare cash (access to ATMs might not be available due to power failures)
- Torches and batteries
- Candles and matches
- Blankets
- Clothing and closed-toed shoes
- First-aid kit and medication supplies
- Sanitation supplies
- Important contact numbers and documents (scan copies and save on a USB memory stick or CD, keep in a sealed plastic bag)
- Tools and supplies (plastic sheeting, masking tape, whistle, utility knife, garbage bags)

**Need help from state emergency services? Call 132 500**  
**For life-threatening emergencies contact triple zero (000)**

## Not insured?

Find an Insurer allows you to search more than 230 general insurance categories and more than 100 general insurance brands to find the policy that is right for you. This free service is available at: [www.findaninsurer.com.au](http://www.findaninsurer.com.au)