



<http://understandinsurance.com.au/preparing-for-disasters>

Preparing for disasters

A natural disaster can occur at any time. Some disasters give a warning, such as a storm preceding a flood. Others, such as earthquakes, give little or no warning. Once a disaster happens, the time to prepare is gone.

The best way to cope with a natural disaster is to prepare by having a plan before it strikes.

Disasters vary in size, from smaller events such as a storm affecting a single suburb, to large-scale events that can affect whole cities or large areas that cross state boundaries.

As a result of disasters, people may be injured or killed, or may lose their homes and valuable possessions.

It is important to protect your family, home, business and assets from such events. Insurers provide society with the means to do this. Following a natural disaster, insurance companies can pay claims to policyholders with the right policies who are affected, allowing communities to rebuild.

Taking steps to prepare for a disaster can help get you back to normal faster. If you are unprepared, the devastation and financial loss caused by natural disasters can be magnified.

Plan for your risk

Every Australian should know how to prepare for any natural disaster.

Most of us live in areas that can be affected by extreme weather and other natural disasters, whether it is from bushfires, floods, severe storms, droughts, cyclones or earthquakes.

The first step is to identify the types of disasters you are exposed to, the likelihood of these occurring and their potential impact. Knowing the most common hazards in your area — particularly if you're new to the region — can help you focus your preparation plans for each hazard.

For instance, ask yourself:

- Is my area vulnerable to any natural hazards?
- How often are these hazards likely to occur in my area?
- Which of my assets would be affected?
- To what extent would I be affected financially?
- How would I recover if I did not have insurance?
- How can each disaster be predicted or mitigated?

Local councils and emergency management authorities can help you identify risk in your area and outline the local plans and recommendations for each.

Once you have identified the disasters you are exposed to, it's important to review your insurance policies and confirm your cover against various events. If you don't have insurance, consider the types of policies you may require and the risks you need them to cover.

If you live in a flood or bushfire zone, it would be wise to insure your property accordingly. For example, if your home is next to a river or creek and your property is at risk of flooding, check your policy to see if you're covered. If you're unsure, contact your insurer to find out.

Many insurers will place embargoes on insurance when natural disasters are considered imminent. This means if a cyclone is heading your way you may not be able to purchase insurance cover until the insurer lifts restrictions on new policies. [Embargoes \[http://understandinsurance.com.au/when-should-you-buy-insurance#tab-3 \]](http://understandinsurance.com.au/when-should-you-buy-insurance#tab-3) prevent property owners buying insurance just before a disaster strikes and then cancelling once the risk has passed.

Making a plan

Given how unpredictable nature can be, it's a good idea to take measures to reduce your risks, protect your home and keep your family safe.

People often feel helpless against destructive weather. There are some simple steps you can take to keep you and your family safe and lower the risk of your home and other assets being damaged. In many instances, preparing against one threat can protect you from others as well.

Steps you can take now to prepare for a disaster

- **Know the hazards in your area.**
- **Review your insurance policies** and confirm you have adequate cover against each type of disaster you are vulnerable to. Also check your sum insured to avoid being underinsured.
- **Take a household inventory** and store copies in a safe location or online. Cataloging your belongings with a home inventory might sound tedious, but how easy would it be for you to recall all the contents of your home if you lost everything? Taking a home inventory can help you determine if you have enough insurance and can save you time and headaches when filing a claim following a disaster
- **Prepare a disaster plan.** Your plan should start with having somewhere safe to go. Think of someone who could house you and your family and talk to them about what might happen in the event of a disaster. Then talk to everyone who lives in your home about what to do if there's an emergency and you are unable to return
- **Have a communications plan.** Consider that your family may not be together if a disaster strikes. How will you get to a safe place? How will you contact one another? How will you get back together? You will be better prepared to safely reunite your family and loved ones during an emergency if you think ahead and communicate with others in advance
- **Have an evacuation plan.** In some cases when you need to evacuate, there may not be a lot of time. Plan how to evacuate your home quickly and make sure everyone knows the evacuation plan. Make sure everyone has a list of emergency contact numbers they can phone
- **Practice** the steps that are needed to disconnect your home's gas, water and electricity and make sure you understand these. If you are able to, learn basic first-aid procedures, which will allow you to assist others during a natural disaster
- Before any disaster, you should **inspect** your home and **eliminate** any potential hazards. In an emergency, ordinary items in your home can cause injury and damage. Anything that can move, fall, break or cause a fire is a potential hazard
- Community connections are important. **Make sure you know your neighbours.** Swap phone numbers and keep an eye on elderly or disabled neighbours, or people with children – they might need extra help during a natural disaster
- Make sure to **regularly check safety devices** in your home, such as smoke alarms and fire extinguishers
- **Speak to your local authorities** and emergency services and learn about your community's emergency plans, warning signals, evacuation routes, and locations of emergency shelters. Local emergency services will also be able to advise you on the most common types of disaster that affect your area.