



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

Tsunamis

Tsunamis are characterised by a series of seismic sea waves created by an underwater disturbance such as an earthquake, landslide, meteorites or volcanic eruption.

Tsunamis can move at hundreds of kilometres an hour and can create huge waves when they reach land. From the area where a tsunami originates, waves travel outward in all directions. Once the waves approach the shore they can build in height.

There is no recent record of tsunamis causing property damage in Australia. However, geological records show tsunamis have struck the Australian coastline in the past. Tsunamis do occur in our region; a tsunami triggered by an earthquake off the coast of Indonesia on December 26, 2004, devastated the coastlines of countries around the Indian Ocean and caused 250,000 to 280,000 deaths.

The [Joint Australian Tsunami Warning Centre](http://www.bom.gov.au/tsunami/) [<http://www.bom.gov.au/tsunami/>] is operated by the [Bureau of Meteorology](http://www.bom.gov.au/) [<http://www.bom.gov.au/>] and [Geoscience Australia](http://www.ga.gov.au/) [<http://www.ga.gov.au/>]. Based in Melbourne and Canberra, it has been established so that Australia has an independent capability to detect, monitor, verify and warn the community of the existence of tsunamis in our region and possible threats to Australian coastal locations and offshore territories.

Some general insurance policies cover tsunamis, for example when the proximate cause is an earthquake. Check your policies with your insurer if you are unsure.

Preparing for a tsunami

Generally, coastal and nearby low-lying areas are most vulnerable to tsunamis. A tsunami can strike with little warning.

Once a warning has been issued you may have little time to prepare other than getting to a safe location. However, you can take some sensible steps to ensure your safety:

- Know your community warnings and disaster plans, contact your local authority or emergency service if unsure whether you are at risk
- Know the height of the street above sea level and the distance of the street from the coast or other at-risk areas
- If you are near the coast when an earthquake strikes, turn on your local radio or TV station to find out if there is a tsunami warning
- Stay away from the coast or harbour if a warning is triggered
- Keep insurance documents and other important papers in a safe place where flood water cannot destroy them
- Make a plan that sets out what to do and when and how to act during a tsunami
- Know where and how to turn off mains power, water, gas and solar power
- Secure all loose items outside your property including garden furniture, umbrellas, sheds and children's cubby houses
- Prepare a disaster readiness kit, including a torch, water, radio, candles, matches, new batteries and any important documents or contact numbers
- Secure any boats
- Listen to the [ABC Local Radio \[http://www.abc.net.au/local/ \]](http://www.abc.net.au/local/) for updates or visit the [Bureau of Meteorology \[http://www.bom.gov.au \]](http://www.bom.gov.au)
- Decide on the best strategy for protecting your pets

Recovering from a tsunami

Tsunami-driven water can cause havoc across coastal populations and landscapes, and surges of water can last for hours after the first wave.

You could be stranded for many days until the water subsides and some remote areas can remain isolated much longer.

Be careful to take sensible precautions:

- Return to your property when emergency services declare it safe to do so
- Only enter your property when you are certain you are not at risk
- If water has entered the property, don't turn on your electricity until it has been inspected by an electrician
- Contact your insurance company as soon as possible to check what your policy includes or excludes, and seek guidance on the claims process
- You can start cleaning up, but first take pictures or videos of damage to the property and possessions as evidence for your claim
- Remove and discard any water or mud-damaged goods that pose a health risk, such as saturated carpets and soft furnishings
- Keep samples of materials and fabrics to show the assessor
- Make a list of each item and include a detailed description, such as brand, model and serial number
- Store damaged or destroyed items somewhere safe
- Do not throw away goods that could be salvaged or repaired
- 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

What else might I need to know?

- If your home is unsafe, notify your local authorities and check with your insurance company whether you can claim temporary housing expenses
- If you need help from state emergency services volunteers call your local SES unit
- Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address
- Do not do anything that puts your safety at risk
- Avoid entering flood water, on foot or in a vehicle. Flood water can contain raw sewage and contaminants, can conduct electricity, mask hidden hazards, and pose a serious hazard to health. It may be deeper, or moving faster, than you expect
- Do not drive your vehicle if it has suffered water damage
- 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
- 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