

October 21, 2013

## East coast bushfires timely reminder for Western Australia

Bushfires blazing in eastern Australia are a timely reminder to all West Australian homeowners of the importance of preparing for bushfires and other natural disasters over spring and summer.

Insurance Council of Australia CEO Rob Whelan said WA was facing a high bushfire risk, with many regions facing severe conditions.

“Bushfires in New South Wales over the past five days have destroyed several hundred properties, with insurance losses of \$93 million and climbing,” he said.

“This is a timely reminder to West Australians of the need to prepare their own properties for a high risk of bushfires this spring and summer. WA has already experienced some small bushfires in the past few weeks. The large fuel loads in many parts of the state, coupled with anticipated warmer days and nights, means a difficult bushfire season is likely.

“WA also faces a near-average cyclone season, which typically means seven cyclones will form off the coast. Even cyclones that don’t make landfall can cause extensive damage.”

Catastrophes since the start of 2010 have caused billions of dollars of damage across Australia and insurance losses of more than \$8.8 billion.

Mr Whelan said: “It’s important for everyone in the community to understand what they can do to prepare for disasters. Every effort, no matter how small, can help save lives and secure property.

“Households and businesses need to start preparing now – make sure your insurance is up to date and look at what you can do to prepare your property by using our bushfire preparation checklist.”

Steps property owners can take include:

- Moving woodpiles or flammable materials away from your property
- Cutting back grass, shrubs and trees around your property, and clearing dry leaves from your gutters
- Contacting your local fire authority for guidance on the particular risk in your area and for advice on protecting your home
- Reviewing your home and contents policy – is it up to date? Have you prepared a room-by-room inventory? What does your policy cover, and what is excluded?
- Reviewing your sum insured – does it match the value of your home and your contents?

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- Checking that your vehicles are insured. Remember compulsory third party insurance does not cover damage or destruction caused by fire

“If you have any questions about your policies, are seeking clarification what is and is not included in your cover, contact your insurer and find out,” Mr Whelan said.

#### **Editors note:**

Recent Australian bushfire catastrophes and insurance losses:

2013:

NSW various regions, October 17-ongoing: \$93 million

NSW Coonabarabran, January 13-19, \$35 million

TAS Dunalley area, January 4-10, \$79.2 million

2011:

WA Margaret River, November 22-24, \$53.45 million

WA Perth and surrounds, February 5-7, \$35.13 million

2009:

WA Toodyay, December 31, \$7.4 million

VIC various regions, February 7, \$1.07 billion

Source: <http://www.insurancecouncil.com.au/industry-statistics-data/disaster-statistics/historical-disaster-statistics>

#### **BACKGROUND**

[ICA Bushfire Preparation Checklist](#)