

MONDAY 29 NOVEMBER, 2021

FIRE FRONT OF MIND THIS SUMMER

Millions of Victorians are looking forward to a well-deserved break and a relaxing summer ahead, but RACV is reminding people to be vigilant when it comes to the threat of bushfires.

Bushfire season in Victoria typically peaks during the summer months, so it is vital to be aware of your fire risks at home and holiday destinations so you can make the right fire plan for your circumstances.

RACV Head of Home and Business Insurance, Kirsty Hayes, said a crucial step in enjoying a restful and safe summer is doing a few simple things to reduce risks later.

"Bushfires don't go on holiday and being prepared allows you to respond quickly to the threat of a fire," Ms Hayes said.

"A few simple things like cleaning all debris surrounding your property, so twigs and leaves are out of your gutters, cutting back any overgrown bushes and removing all rubbish and flammable materials can make a difference."

After lengthy lockdowns, RACV urges Victorians to check that their property and cars are well-maintained and to check that insurance policies are accurate and up to date.

"The last thing any Victorian needs is the added shock of finding out that their insurance doesn't cover them for the cost of replacing their car or repairing their home," Ms Hayes said.

"Building codes in bushfire-prone areas are far stricter than they were, so this can also be quite a shock if a complete rebuild is needed. Victorians also need to make sure that they know the actual value of their possessions and are adequately covered with the right level of insurance.

"Recent history tells us our summer weather is starting earlier and the season is going for much longer, so serious bushfires can occur anytime from now through to May."

Writing down a fire plan to reduce any confusion or panic if there is an emergency should minimise the risk because everyone in your household will know what to do. It is essential to consider where you'll go if you must evacuate, what route you will take, and have a backup or alternative route if roads are closed.

Having water, food, pet carry cases, essential documents and other items in an easily accessible place means you will not have to try and find things at the last minute. Instead, you can quickly grab them and leave early if you need to evacuate.

Having backup locations earmarked in case weather or fire conditions change while you are evacuating or travelling the state is a good idea as well.

RACV's priority continues to be the safety of our members and helping Victorians stay prepared and vigilant this summer season.

Victorians can stay informed using the Vic Emergency app or website, checking the Country Fire Authority (CFA) and the Bureau of Meteorology's severe weather knowledge centre on their website. For life-threatening emergencies, members of the public should call Triple Zero (000).

-ENDS-

Further information:

Check your insurance policies are up to date

- Being prepared for severe weather events also includes making sure your home and motor insurance is current and sufficient in the event you need to make a claim.
- Read your policy Product Disclosure Statement (PDS). This document gives you a complete list of the conditions, limits and exclusions associated with your home or motor insurance policy.
- Calculate the estimated cost to rebuild or repair your home using a home buildings calculator on the RACV website.
- Calculate the estimated cost to repair or replace your contents using a home contents calculator on the RACV website.
- Call your insurer to check your policy limits, what optional extras are available to you, your renewal date and any other information you're unsure about.

Staying safe

- Plan on how and where to evacuate in the event you need to leave.
- Have an emergency kit of essential and sentimental items packed up and ready to go.
- Monitor the bushfire alert levels and Fire Danger Ratings and follow the advice and direction of emergency services.

Protecting your home

- Keep up a regular home and garden maintenance routine by mowing the lawn and removing debris from gutters and pipes.
- Seal gaps in windows and doors as best you can.
- Remove and store flammable items (including woodpiles) well away from your home.
- Make sure your home insurance is current and covers you for the correct items and structures.

Protecting your vehicle

- Move your vehicle under shelter or cover it with a securely fastened tarp or blanket.
- Move your vehicle to higher ground.
- Check if your motor insurance policy covers your vehicle for storm and flood damage.

Bushfire preparation resources

- Red Cross: Preparing for Emergencies
- CFA: Plan & Prepare for Fires
- Vic.Gov: Plan and Prepare for Fire
- Red Cross: Preparing for Emergencies
- SES: Get Ready
- BOM: Severe weather knowledge centre.

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