

WEDNESDAY, 11 OCTOBER 2023

## EARLY BUSHFIRES A REMINDER OF THE NEED FOR GOOD PREPARATIONS

Off the back of recent bushfires in the Gippsland region, RACV has provided bushfire safety advice to prepare Victorians for the summer ahead.

The Bureau of Meteorology (BoM) has declared that the El Niño weather pattern is active over the Pacific Ocean for the first time in eight years. An El Niño will mean reduced rainfall and warmer temperatures, increasing the risk of bushfires during summer.

RACV Head of Home and Business Insurance, Kirsty Hayes, said that now was the time to prepare your home for fire risks.

“Being prepared for elevated fire risks is the key to enjoying a safe summer,” Ms Hayes said.

“We know that during an El Niño weather pattern, summers can be hotter and dryer for longer – so we need to be vigilant from now, all the way through to winter.”

RACV has outlined its advice to prepare your home for fire risks:

### *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 wood piles) well away from your home.
- Make sure your home insurance is current and covers you for the right items and structures.

### *Staying safe*

- Plan on how and where to evacuate to 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.
- Download the VicEmergency app for real-time emergency information and warnings:

<https://www.emergency.vic.gov.au>

### *Check your insurance policies are up to date*

- Being prepared for severe weather events also includes making sure your home insurance 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 full 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](#).
- Calculate the estimated cost to repair or replace your contents by using a [home contents calculator](#).
- Check your insurance policy limits, what optional extras are available to you, your renewal date and any other information you're unsure about.

Ms Hayes said that [RACV Trades](#) was an excellent way to get quick and easy quotes for some crucial work that can help you prepare your home for fire risks.

“RACV’s extensive list of qualified tradies, including experts in roof cleaning, smoke alarms, general maintenance and garage doors, could be exactly what you need to prepare your home for fire risks. Don’t put off that call,” Ms Hayes said.

RACV has also stressed the need for Victorians to double check their insurance coverage and ensure they are adequately covered.

“Building codes in bushfire-prone zones have been updated and become stricter in recent years. This has certainly come as a shock to some policy-holders who need to rebuild following a bushfire event,” Ms Hayes said.

**-ENDS-**

### **Further information**

*RACV Trades is a trading name of RACV's trade partner, Club Home Response Pty Ltd. All works are performed or arranged by Club Home Response Pty Ltd. trading as RACV Trades.*

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