

WEDNESDAY 15 NOVEMBER 2023

## RACV HIGHLIGHTS GRASSFIRES AS A SERIOUS SUMMER THREAT

With the El Niño weather pattern bringing reduced rainfall and warmer temperatures this summer, RACV is encouraging Victorians to be mindful of the heightened risk of grassfires.

RACV urges Victorians to understand the characteristics and behaviour of grassfires to help reduce the risk to their family and property and encourages everyone to take proactive measures to [maintain their home](#) to help mitigate the risk of grassfires.

RACV Head of Home and Business Insurance Kirsty Hayes said that in addition to [bushfires](#), grassfires can occur in both regional and suburban areas.

“Grassfires can destroy property and cost lives. In extreme conditions, grassfires can spread faster than a bushfire. Embers can travel in strong winds, fall near or on homes and other buildings and start new fires,” Ms Hayes said.

“Regardless of your location, now is the time to make sure you have prepared your home for fire risks – and if you feel you can’t tackle these jobs yourself, [RACV Trades](#) have a range of qualified tradies that can help you get these jobs done,” Ms Hayes said.

The Country Fire Authority (CFA) has information to help all Victorians understand their risk and have a plan, including understanding the difference between [grassfires near cities and towns](#) and [grassfires in rural areas](#).

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 are 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.

For more information about home and contents insurance, visit the [RACV website](#).

**-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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Australia and a range of domestic and international holiday packages, tours and cruises from our trusted travel partners.

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