



BushFire: Safety and Survival

History has shown that the cost of bushfires can have a devastating impact on all aspects of a farm business including losses to homes, fencing, livestock, crops, machinery and the environment.

The good news is that there are steps you can take throughout the year, not just during the summer months to help you plan for and manage bushfires.

WFI has a long and proud history of looking after the insurance requirements of rural businesses, dating back to 1919. Like you, we are here to stay. That's why we have produced a simple guide on how to reduce the risk of damage to your home and property, whilst ensuring your own personal safety remains at the forefront.

PLANNING

Planning for a bushfire situation is important. A detailed bushfire action plan is important as it will provide you with the tools to make informed decisions in a crisis situation and reduce the risk of serious injury, property damage and help protect your farm business. It is a good idea to encourage all members of your family to participate in the development and implementation of the plan as it will help maintain awareness of the ongoing fire prevention activities that need to occur throughout the year, not just in the peak summer months.

PREPARING YOUR PROPERTY YEAR-ROUND

Fire safety and survival steps should be taken throughout the year to help reduce the fire risk to your property and livelihood during the peak bushfire season. Below is a list of some of the things you can do to take control of fire safety on your property year-round.

Longer-term precautions

- Prepare firebreaks.
- Make the house safe – fit wire screens and shutters and fill gaps.
- Develop a 20-metre circle of safety to create a building protection zone.
- Develop a suitable hazard separation zone.
- Provide an emergency water supply.
- Discuss fire prevention with your neighbours – is your locality safe?
- Discuss your preparedness with your neighbours.

Autumn and winter (May–August)

- Tree pruning – remove lower branches, check that power lines are clear.
- Reduce fuel levels around the house – clear long grass, leaves, twigs and flammable shrubs.
- Petrol and other fuels – store in a shed away from the home.
- Make sure your personal and home protection equipment is in good order.
- Overhaul the emergency water pump.
- Make sure everyone in the family knows what to do in the event of a fire.

Spring (September–November)

- Move woodpile and stacked timber away from the house.
- Keep the grass short – on farms, keep grazing pasture pressure high on areas near the house.
- Prune the dead material from the shrubs in the building protection zone.
- Clean out gutters, remove debris from roof.
- Create firebreaks.
- Prepare an emergency fire kit, including a plan.
- Decide whether to stay or defend your property in the event of a fire or go early.

Early Summer (December onwards)

Water lawns, trees and shrubs near the house to keep them green. Re-check personal and home protection gear, screens, water supplies and gutters.

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These guidelines can help you to be well prepared should a bushfire occur.

Unfortunately bushfires can damage your house and property, no matter how many precautions are taken. Therefore it is important to make sure you are adequately covered by your insurance policies, and you should regularly review your cover to make certain you are not underinsured. Contact your local WFI area manager or phone 1300 934 934 today.

PROTECTIVE CLOTHING

If you are in or near a bush fire it is important to wear protective clothing so as to avoid injury from smoke, sparks, embers and extreme heat. You need to cover as much of your skin as possible with two layers of loose fitting clothing made from natural fibres. The checklist below will help you gather all the necessary items for storage in your survival kit.

- Loose fitting clothes made from natural fibres like pure wool, heavy cotton drill or denim.
- Long sleeved shirts.
- Trousers, jeans or overalls.
- Sturdy leather shoes or boots without elastic sides.
- Wool or cotton socks.
- A wide brimmed or hard hat.
- Gloves.
- Goggles or glasses to protect your eyes from ash and embers.
- A moistened face mask to protect your face from ash and other particles.

PREPARATION IS THE KEY

Ensure you have a 'survival kit' pre-prepared. The kit should include:

- mop and buckets
- portable radio
- first aid kit
- knapsack spray
- protective clothing
- extinguisher
- ladder, shovel and hoses
- towels and woollen blankets
- goggles and gloves
- drinking water
- torch and batteries
- safe storage box containing important documents, photos, valuables and medication
- reliable means of communication during power failure (non-mains powered telephone and a fully charged mobile phone).

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