

Prepare this bushfire season.



Bushfire season approaches quickly each year. To mitigate the risk of trauma, loss or injury to your property, livestock or loved ones, we have prepared this handy fact sheet to use as a guide to assist with preparation. WFI Insurance offers a range of policies that can cover your assets against damage and loss caused by Bushfire, contact your local WFI Insurance rep to discuss your coverage.

Planning is key

Prepare and communicate a bushfire plan with everyone in the household or property. There are several ways to approach a bushfire plan. Choose your state's QR code below for advice on creating a fire plan.



QLD



NSW



VIC



SA



WA



TAS

Leaving or staying, be prepared.

Leaving early, or deciding to stay, these choices come with several decisions that should be considered carefully, before choosing which option you will take in the event of a bushfire. We have listed some questions that could help you weigh up your options.



Leave Early:

If considering evacuating to a relief centre, check your closest location and understand the quickest and safest route in case there are power, or reception outages and it is too late.

- When is the best time to leave?
- Where is the most suitable place to go?
- How long will it take to reach the destination?
- How will you travel to the destination?
- Who will be in each vehicle? (if more than one)
- What will you take or prepack?
- Who can you call to advise that you have left and arrived safely?
- What is the backup plan?
- If you have a pet, are their items easy to grab and pack?
- If you have livestock, what is the plan for the animals?



Decide to stay:

If this is the decision that has been made, there are some circumstances where it may not be safe to stay and should be reconsidered. These include but are not limited to, a fire danger rating of catastrophic, the building materials are not fire safe or designed for repelling bush fires, if the property is not well maintained and/or if those in the home are not mentally or physically fit and ready to defend the home.

If you decide to stay, meet with your local firefighting authority in addition to considering the below questions to help give you the confidence that you have considered all precautions and taken appropriate actions to be safe whilst you protect the home or property.

- Do you know what equipment is needed and have all the equipment?
- In the event of a fire, when is the time to start defending the home or property? If a large property, what assets are you focusing on protecting?
- Do you know and understand what to do BEFORE, DURING and AFTER a fire?
- Do all members of the household or property know what to do in all situations?
- What is the backup plan?
- For any livestock that will remain on the property, have you planned to enact or know how to enact safety measures for these animals?

Prior to, leading into and during the Bushfire season, there are actions that can be taken to help make your home or property safer, use below as a checklist to help with these preparations:

- Trim overhanging trees and shrubs
- Mow grass and remove cuttings, ensure there is a cleared area around the property
- Remove flammable material from the immediate perimeter of the property, or to a safe distance from the household i.e. wood piles, mulch, leaves, door mats, paint, outdoor furniture etc.
- Place oils or fuels in covered sheds away from the home
- Remove all debris and leaves from gutters and down pipes
- Prepare a hose or hoses that reach around the home, with a reliable source of water. If possible, ensure the hose is made from a sturdy material, have spray nozzles and adequate pressure
- Install metal fly screens on windows and vents
- Install metal gutter guards
- Place gas cylinders away from trees and gardens and on the side of the house
- Replace wooden fences with metal fences
- Use stone instead of mulch
- If possible, direct pressure valves away from the home
- With appropriate safeguards or authorities, remove overhanging branches from power lines
- Check there is suitable access for a water tanker or fire trucks
- Check the loading on bridges or cattle grids for fire truck access
- Clear fire breaks along paddock boundaries
- Place water pipes underground and install a pump to the house
- Keep water tanks full and connect them to the pumps
- Keep key information available and in a central location, this can be emergency services phone numbers, key websites, apps and local radio stations for continuous updates and fire danger ratings
- Check your insurance cover, do you have an adequate policy that will cover your chosen assets against the perils of a bushfire
- Have an up-to-date emergency kit, see next section on what should be included.

What should I keep in my emergency kit

Having an emergency kit is an essential piece when living in a bushfire area. Ensuring that you have all necessities, may remove the need or temptation to return to an unsafe property, or can prepare you initially if you become displaced.



Emergency kit essentials:

- Medicines and first aid kit
- Overnight bag with change of clothes, toiletries and sanitary supplies
- Mobile phone and charger
- Battery powered radio, torch and spare batteries
- Adequate amount of water
- Woollen blankets
- Important items: photos, will, jewellery, insurance papers etc.
- Important contact information



If you have a pet:

- Suitable transport carriers or leash
- ID tags / collars
- Any medications
- Adequate food / supplements and water
- A familiar item i.e. toy, bed, treats

So much information, how do I understand what is important to me?

Knowing the difference between key communications will help with planning and to enact any pre planning.



Fire Danger Ratings: if a fire started, this advises on how severe the fire would be.



Total Fire Bans: what you can or cannot do on days where fire will spread rapidly and become out of control.



Warnings: this will be advice around a fire that has already started, with varying levels i.e. "Advice", "Watch and Act" and "Emergency Warning" – don't expect these to be issued in any specific order, the first warning could be an "Emergency Warning".

As a reminder, there are multiple websites and resources readily available for preparation through to survival. Reaching out to your local fire authorities will give you opportunity to discuss and have them answer any questions you may have about preparation or decisions you have regarding staying or leaving.

To ensure you have an appropriate insurance policy for your home, business or farm, contact your local WFI Insurance Representative on their dedicated mobile number or find your Local Representative at www.wfi.com.au/find-area-manager to discuss your insurance options.

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