

# ARE YOU PREPARED FOR THE BUSHFIRE SEASON?

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*Spring bushfires in suburban areas of the Sunshine Coast in QLD, are a grave reminder that you don't have to live in a rural area to be impacted by bushfires. The ferocity of these fires in early September, followed by horrific November blazes across NSW, QLD, SA and VIC has seen a devastating start to the Australian bushfire season. With lives lost and hundreds of homes razed, bushfire preparation has never been more important.*

**Severe and extended drought has seen large parts of Australia suffer exceptionally dry conditions, setting the scene for widespread, and severe bushfire threats as we approach the hotter summer months.**

**Prior catastrophic events, such as the 2009 Black Saturday fires, claimed over 2,000 properties and destroyed the homes and belongings of countless families. With more rural areas being redeveloped into suburban communities, and city fringe living ever growing, thorough preparation is key to staying safe this summer.**

*To assist in preparing your property for the bushfire season, we have set out some helpful tips to ensure you are in the best position possible, should you face the threat of a bushfire.*

## Preparing for bushfire season

### 1. Ensure Sums Insured are adequate

If your Strata property was damaged beyond repair in a bushfire, is the Building Sum Insured sufficient to fully reinstate it? Every summer carries with it an inherent bushfire risk, therefore having Sums Insured that adequately protect your property assets in a bushfire is crucial.

#### To help avoid a significant financial loss:

- a) Ensure your strata building is insured for the full replacement and reinstatement value, and
- b) Check that your personal Contents Sums Insured are up-to-date.

If unsure about the adequacy of your insurance, contact your strata manager, or a Resolute Strata Insurance specialist to ensure appropriate cover is in place.

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## 2. Bushfire Prone Areas (BPAs): Understand how insurance is impacted by building standards

In the wake of the 2009 Black Saturday fires, the Australian Government implemented updated rules and regulations for new constructions in BPAs (as part of [AS3959](#)). The regulations set out strict new standards and construction material guidelines to help buildings have a better chance of surviving certain bushfire attack levels.

### What does this mean for strata property owners?

#### a) Check your level of Insurance!

Given the changes, it is highly likely for older strata buildings in BPAs to be underinsured. This is due to the increased cost of reconstruction associated with materials that comply with new regulations.

If you reside in a BPA and are concerned about your level of building insurance, contact Resolute for further information.

#### b) Retrofit older strata properties to minimise the chance of a loss

To minimise the risk of damage, the Victorian Building Authority recommends that owners of older dwellings engage the services of a registered building practitioner to discuss retrofitting the property. While retrofitting isn't mandatory, it can help prevent a total loss in the event of a bushfire.

If you're looking for more information regarding retrofitting a building in a BPA, consult your local state fire or building authority.

## 3. Keep the strata property tidy

Dry vegetation and waste around a strata property can act as fuel in a fire. A small spark or ember that ignites a pile of leaf litter, can fast transform into a dangerous blaze, or even create an additional fire front during a bushfire.

### Tips to prevent spot fires:

- Remove leaves and twigs from roof gutters
- Cut grass to a length less than 10cm
- Clean up dead branches, leaves, and grass clippings from lawns and garden beds
- Ensure all dry materials have been properly disposed of
- Store any flammable fuels away from the strata building

While the CFA recommends having a 20m 'circle of safety' around buildings to prevent fires, this can depend on the property. To be as safe as possible, all strata properties should ensure grounds and gardens are free of combustible waste.

For more advice on cleaning up your property, consult your local fire authority as per the list at the end of this article.



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## 4. Have a bushfire plan!

Your property does not need to be located in a rural area to be at risk from a bushfire. The start of the 2019 bushfire season is proof. Ember attacks can occur kilometres ahead of a fire front. Whether the property is in the vicinity of bushland, a forest, grassland or coastal scrub, all at-risk strata properties should have a clear bushfire plan.

A thorough bushfire plan can help you establish clarity on:

- When to leave
- Where to evacuate to
- What to take with you in the event of an evacuation.

The ability to think clearly during an emergency can quickly become impaired. Many lives have been lost due to individuals being underprepared and leaving evacuation to the last minute. It is prudent to ensure you have a plan in place.

### **Stay or leave? Make a decision as part of your bushfire plan.**

One of the biggest decisions you need to make **well in advance** is whether to stay and fight a fire, or evacuate.

If you don't believe you / your OC can successfully defend the property against a fire, you need to relocate somewhere safe as early as possible.

Alternatively, if you decide to stay and defend the property, you must ensure you're well organised and adequately prepared with appropriate equipment and resources.

For further information on preparing a bushfire emergency plan, consult with your relevant local fire authority as per the list at the end of this article.

## Top 5 Tips for the Bushfire Season



Make sure the Strata Insurance & Contents insurance is sufficient.



Check your local Fire Danger Rating every day & act accordingly.



Create & practice your bushfire plan.



Clean up your property before & during the fire season.



Stay updated via radio stations, social media & mobile alerts.

## 5. Stay informed and act accordingly

Throughout the bushfire season, the Bureau of Meteorology (BoM) consults with state fire authorities Australia-wide, publishing danger ratings designed to inform the community of potential fire hazards each day in their local area. This is something you can check throughout the summer. This system consists of two metrics:

### **Fire Danger Rating (FDR)**

This rates the prediction of fire behaviour, including how hard it would be to extinguish a fire once it starts.

The rating provides information on the type of bushfire that could be experienced on that day, including the type of threat it presents to life and property (on a scale from Low-Moderate to Code Red).

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## Fire Danger Index (FDI)

This metric measures the likelihood of a fire starting. It incorporates factors such as the dryness of vegetation, temperature, wind speed, and the probability of certain weather conditions such as lightning.

Regardless of whether your property is in, or on the outskirts of an 'at-risk area', this index is important to ensure you:

- Understand the different types of fire ratings,
- Regularly check with your local fire authority for updates,
- Are prepared to evacuate in the event of an emergency.

Further information regarding FDRs can be obtained by visiting the website of each state's relevant fire authority, as per the list on this page.

## Radio, Social Media and Emergency SMS

A local ABC AM or designated emergency radio station can provide key information for residents regarding bushfires and areas under threat. Twitter feeds and other social media updates are equally as helpful in relaying information during a bushfire.

Take note of the following mobile number - 0444 444 444. Emergency Alert Australia can send out state-wide or area-specific texts alerting affected residents to impending fire threats, the appropriate action to take, as well as a telephone number and website where residents can obtain more information.

Further information on bushfire property preparation is available by visiting your local state fire authority's website listed below.

### Australia-wide Metro & Country Fire Authorities

**Click the relevant link to be taken through to their website.**

**ACT metro:** [click here](#)

**ACT rural:** [click here](#)

**NSW metro:** [click here](#)

**NSW rural:** [click here](#)

**NT entire state:** [click here](#)

**QLD metro:** [click here](#)

**QLD rural:** [click here](#)

**TAS entire state:** [click here](#)

**VIC metro:** [click here](#)

**VIC rural:** [click here](#)

**WA entire state:** [click here](#)

**If you are concerned about the level of Strata Insurance cover for your property, please contact your Strata Manager, or Resolute Property Protect:**

**T | 1300 668 033**

**E | [info@resolutepropertyprotect.com.au](mailto:info@resolutepropertyprotect.com.au)**

*This article is not intended to be personal advice and you should not rely on it as a substitute for any form of personal advice. Please contact Resolute Property Protect ABN 53 157 850 827 Licence Number: 425 966 for further information, or refer to our [website](#).*