

ARE YOU PREPARED FOR THE BUSHFIRE SEASON AHEAD?



Whether you live in a rural or a suburban Strata property, a stand-alone unit or apartment complex, there is always the inherent risk of a bushfire. The recent bushfires in Paradise, California in the US are a jarring reminder of this, with over 1.66 million acres of property lost, and an estimated \$2.97 billion in damages so far [\(1\)](#).

A dry winter across most of Australia, combined with widespread drought, has again created perfect conditions for a severe bushfire season going into 2019.

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, thorough preparation is key to staying safe this summer.

To assist your Owners Corporation (OC) 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 the bushfire season

1. Ensure Sums Insured are adequate.

If your strata property was damaged beyond repair in a bushfire, is your Strata Insurance 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 the OC have insured the building for the full replacement and reinstatement value, and
- b) Check that your personal Contents Sums Insured are up-to-date.



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Sums Insured cont'd...

If unsure about the adequacy of your [Strata Insurance](#), speak to your Strata Manager or contact a Resolute Strata Insurance specialist to help ensure appropriate insurance cover is in place.

2. Bushfire Prone Areas (BPAs): Understand how insurance is impacted by new 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 lot owners?

a) Check the level of Insurance!

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

If you reside in a BPA and are concerned about your [Strata Insurance](#), consult your Strata Manager or contact Resolute for further information.

b) Retrofit older 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 their 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. Tidy up the property

Dry vegetation and waste can act as fuel in a fire. A small spark or ember that ignites a pile of waste, can fast transform into a raging 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 buildings

While the CFA recommend having a 20m 'circle of safety' around buildings to prevent fires, this can depend on the property. Strata properties should ensure their grounds and gardens are free of combustible waste.

For more advice on cleaning up your property, consult your local fire authority as per the map on page 4.

Top 5 Tips for the Bushfire Season



Make sure your 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.

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4. Have a bushfire plan

Your strata property does not need to be located in a rural area to be at risk from a bushfire – ember attacks can occur kilometres ahead of where a fire originates. 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 all residents establish clarity on:

- When to leave
- Where to evacuate to
- What to take with them 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 unprepared and evacuating at the last minute. It is prudent to ensure that your OC have a plan in place.

Stay or leave: A core component of a bushfire plan

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

If residents don't believe they can successfully defend the property against a fire, they need to relocate somewhere safe as early as possible.

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

If you and other residents of your strata property would like further information on preparing a bushfire emergency plan, consult with your relevant local fire authority as per the map on page 4.

5. Stay informed and act accordingly

Throughout the bushfire season, the Bureau of Meteorology (BoM) consults with state fire authorities Australia-wide, to publish danger ratings designed to inform residents of potential fire hazards each day in

inform residents of potential fire hazards each day in their local area. This is something that you can check through out 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).

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.

Whether your strata property is in, or on the outskirts of an 'at-risk area', it's 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.

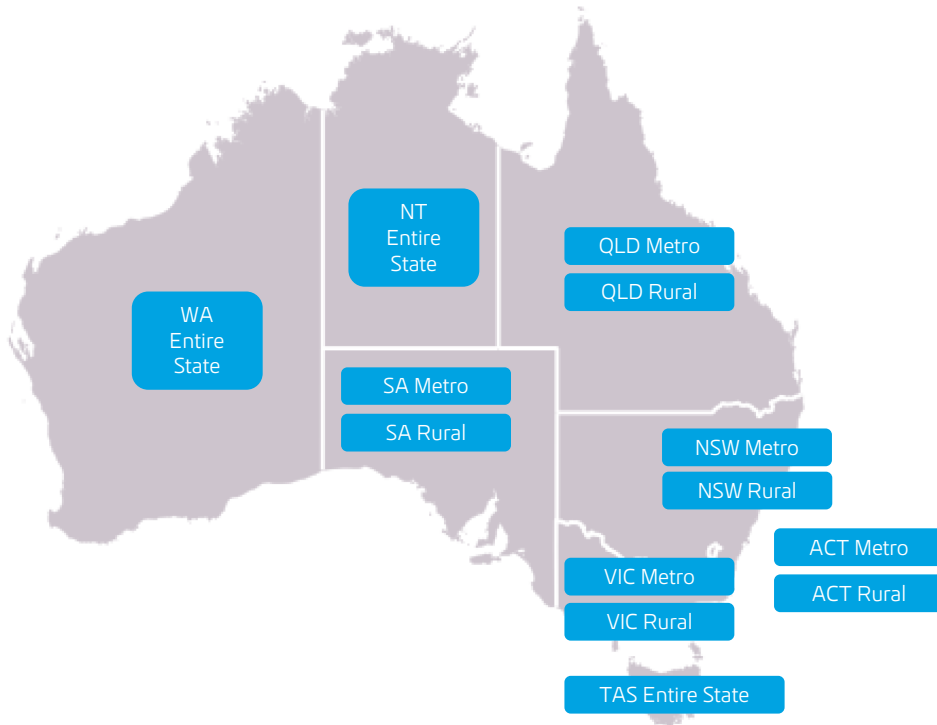
Further information regarding FDRs can be obtained by visiting the website of each state's relevant fire authority, as per the map on page 4.



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Australia-wide Metro and Country Fire Authorities

Click the relevant button to be taken through to their website



Radio, Social Media and Emergency SMS

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

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

You can find further information on preparing your property for the bushfire season by visiting your local authority's website, per the map above.

If you are concerned about the level of insurance cover for your strata property, consult your Strata Manager or contact a Resolute Property Protect Strata Insurance specialist for advice and assistance on 1300 668 033

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](#).