

Friday June 8, 2018

## Winter chill and storm weather warnings for Tasmanians

With overnight temperatures likely to plunge below zero in many parts of Tasmania this weekend, the Insurance Council of Australia (ICA) is urging Tasmanians to make sure they're prepared for winter.

ICA General Manager Risk Karl Sullivan said: "Keeping warm during the coldest part of the year can lead to unfortunate injuries and insurance claims when things go wrong. Gas and open fires are the source of many problems.

"Insurers frequently receive claims for damage caused by firewood rolling out of open fireplaces, or items igniting that are too close to gas or electric heaters. Faulty electric blankets can also pose a danger to householders and property.

"Make sure heaters and electric blankets are in good condition, and encourage family members, especially children, to take care when near indoor fires. It's vital to make sure gas fires are well ventilated - carbon monoxide poisoning is a significant concern."

Mr Sullivan said: "Tasmania was prone to fierce storms and heavy rain at this time of year. There are SE Tasmanian households and businesses still recovering from the storms that hit last month."

The winter weather warnings come as the ICA reveals more than 60 property owners have registered for next week's free insurance guidance forums in Hobart.

The forums are for insured householders and business owners who have lodged claims for damage caused by last month's extreme weather event. The forums will focus on the claims management process for policyholders.

The first forum is in Kingston on Wednesday June 13. The second is on Thursday June 14 in Hobart. Both start at 7pm. Members of the ICA disaster recovery team and insurance company representatives will attend both forums.

Registration by noon Wednesday June 13, 2018, is essential. To register and receive venue details go to [www.disasters.org.au/forums](http://www.disasters.org.au/forums) or call 1800 734 621.

-MORE-

Friday June 8, 2018

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The insurance bill from the heavy rain, wind and storms that lashed SE Tasmania is \$45.2 million with 6746 claims lodged. Property owners who have suffered flood or storm damage are encouraged to contact their insurer as soon as possible.

Mr Sullivan added: "Many towns in Tasmania have a high flood risk, so if you are in a flood-exposed area, consider flood cover in your policy.

"Almost all, home and contents policies cover storm damage, and about 96 per cent of policies bought in Tasmania include flood cover. However, several insurers provide a choice and either don't cover flood or allow customers to opt out of flood cover. This is explained at the time of purchase and is described prominently in product disclosure documents."

Mr Sullivan suggested property owners should:

- Check roofs and gutters and make sure they are well maintained and clear of debris and leaf litter
- Trim overhanging branches to reduce the risk of damage in high wind
- Read their home and contents insurance policies to remind themselves of policy inclusions and exclusions. It's worthwhile using the Understand Insurance website's free home and contents calculators to ensure households and businesses have the correct level of cover. Go to <http://understandinsurance.com.au/calculators>

In addition to the above the ICA offers these important general health, safety and wellness tips to keep your family and home safe during winter.

- **Indoor hazards:**
- Ensure heaters are tested for gas or carbon monoxide leaks
- Check electric blankets
- Beware of flammable clothing
- Supervise open fires, and wood stoves, ensure chimneys are in good repair and soot free
- Don't overload power points, heaters use more energy than standard appliances
- To save on heating bills, close off rooms not being used when heating indoor areas

-MORE-

Friday June 8, 2018

-CONTINUES-

- **Outdoor hazards:**
- Icy pavements and roads can be a slip hazard
- Stay hydrated, particularly if working outdoors, cold weather dehydrates
- **Health hazards:**
- Get the flu vaccination
- Know the signs of hypothermia
- Check on elderly family, neighbours and friends
- Check hot water bottles are in good condition and don't leak
- Keep the family pet indoors

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