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## Insurers prepare for Cyclone Ita

The Insurance Council of Australia (ICA) advises that insurers offering household, strata, motor vehicle and commercial insurance are preparing to respond to any damage from Cyclone Ita, which is expected to make landfall on the far north Queensland coast on Friday April 11.

ICA CEO Rob Whelan said that Cyclone Ita, currently rated by the Bureau of Meteorology as a Category 3 cyclone, has the potential to be one of the most intense cyclones Australia has experienced in the past decade.

“Insurers have made extensive preparations ahead of Cyclone Ita making landfall in North Queensland, and the Insurance Council will continue to monitor the situation and liaise with government,” Mr Whelan said.

“We have been included in Queensland’s State Disaster Control arrangements as agency preparations are implemented and warnings provided to communities in the potential footprint of the cyclone.

“We advise all affected communities to follow the directions of emergency authorities, ensure every family member knows what to do when the cyclone strikes and above all, to keep safe.”

Many properties in Far North Queensland are in locations which have had in excess of 30 cyclones pass within 50km of them during the past century, which, when combined with the extreme rainfall and inundation that typically follow a cyclone, makes this one of the most hazard-prone regions in Australia.

Recently, Cyclone Yasi in 2011 caused \$1.4 billion in insurance losses and damage caused by ex-Cyclone Oswald in 2013 caused a further \$1.1 billion in losses in Queensland and New South Wales.

The ICA’s Understand Insurance website advises that residents in the potential path of Cyclone Ita can take practical steps to reduce damage to their property, taking necessary precautions where appropriate:

- Remove dead or rotting trees and trim branches that overhang the property
- Secure all loose items outside your property including garden furniture, umbrellas, sheds and children’s cubby houses
- Clear gutters, and checking that gutters and the roof of the property are secure
- Install metal window or shutters to glass windows and doors
- Check the condition of your roof and repair any damage or loose tiles

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- Secure any boats or vehicles and move your car under cover
- Clear your property of loose material that could blow about and possibly cause injury or damage during extreme winds
- Prepare a room-by-room inventory of the contents of your home
- Have waterproof bags ready to protect clothing and important documents from cyclone damage
- Unplug any electrical equipment well before the cyclone arrives
- Decide on the best strategy for protecting your pets
- Prepare a cyclone readiness kit, including a torch, radio, candles, matches, new batteries and any important documents or contact numbers
- Listen to the ABC Local Radio for cyclone updates or visit the [Bureau of Meteorology website](#)
- Know where and how to turn off mains power, water, gas and solar power

Be careful to take certain precautions after the cyclone has passed and keep these tips from Understand Insurance in mind:

- Follow the advice of emergency services
- While conditions are severe, stay indoors and keep clear of windows
- Stay away from storm-damaged areas and property until emergency services declare it is safe to return
- Follow local media reports to get as much information as possible
- Stay away from downed power lines, poles and wires, and fallen trees
- Avoid driving as roads may be blocked
- Avoid entering floodwater on foot or in a vehicle. Floodwater can contain raw sewage and contaminants, conduct electricity and can mask hidden hazards. It can be deeper than you may suspect, and may be flowing rapidly
- Check your home for damage. If you need help from state emergency services volunteers due to a storm or flood emergency call your local SES unit. If in a life-threatening emergency contact 000
- Avoid turning the power on at your home if there is flooding. Have a professional conduct a thorough inspection first
- Contact your insurer as soon as you are able to lodge a claim. Do not be concerned if you can't find your insurance papers. Insurers have electronic records and need only your name and address

Understand Insurance: [www.understandinsurance.com.au](http://www.understandinsurance.com.au)

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