



Insurance Council
of Australia



How to prepare for a flood?

Planning ahead is the best way to protect your family, home, business and assets from flood damage. Insurance helps to do this, so review your insurance policies and ensure your level of cover is appropriate.

Familiarise yourself with your local council's emergency management plan or any flood-awareness material provided by local councils.

Top tips so you can be prepared

Property owners can take various steps that may reduce the level of impact experienced during a flood, including:

- Prepare a household inventory of the contents of your home and avoid being under insured by checking that the sum insured matches the value of your home and contents.
- Prepare a disaster plan that sets out what to do, where, when and how to manage property and family during a flood.
- Prepare a disaster supply kit, with cash, food, water, toiletries, medication, your household contents inventory, copies of important documents, protective clothing, a radio and a torch – and batteries for both.
- Check you have comprehensive car insurance. Remember that compulsory third-party insurance does not cover you for damage to your vehicle.
- Know where and how to turn off mains power, water, gas and solar power.
- Decide on the best strategy to protect your pets and other animals.