



# News release

Insurance Council  
of Australia

Monday, 23 December 2024

## Get prepared amid early start to storm season for SEQ

With South East Queensland's wet season already underway, the Insurance Council of Australia (ICA) is urging homeowners and tenants to take extra time to prepare for an extreme weather event.

The Bureau of Meteorology is predicting increased risk of extreme events this summer, with storms and flash flooding already hitting parts of the Brisbane and surrounds.

Extreme weather can strike at any time, however insurers see a greater number of events between October and April. Since 2013, 78 per cent of all declared insurance catastrophes have taken place between October and April and 90 per cent of catastrophe-related losses have been incurred in those months.

Before extreme weather season arrives, there are practical actions that all householders can take to prepare for and reduce the risk of extreme weather. These include:

- **Inspect your property** and take practical steps to reduce risk such as cleaning gutters, keeping lawns and gardens maintained and cleaning up green waste items around the property. Take the advice of relevant agencies in your area when preparing your home for summer weather conditions.
- **Prepare a room-by-room inventory** of the contents of your home. This list helps determine if your assets are adequately protected and can save time when making a claim.
- **Use an online building and contents calculator** to ensure your insurance cover adequately covers estimated costs to repair, rebuild or replace home and contents, vehicles and any outbuildings on your property in event of a disaster.
- **Review all building, contents, and landlord insurance policies.** Make sure you understand what cover you have, as well as any exclusions or limits that may be part of your insurance policy. It is important to be aware of these exclusions and to query your insurer about any part of a policy you do not understand.
- **Ensure you are covered now** before extreme weather threats are heightened, as some insurers may place a temporary embargo on the purchase of new policies if extreme weather is imminent.

Quotes attributable to Liam Walter, ICA Director of Mitigation and Extreme Disaster Response:

This month is on track to be the wettest December since 2010 with some areas already inundated with rain.

While South East Queenslanders are no strangers to storms during summer, it's an important reminder to use the sunny days to get prepared – clean up around your home, clean those gutters and importantly, check your insurance policy.

Insurers are watching Queensland's weather systems closely and are ready to spring into action and support residents should an extreme weather event take place.

We also recommend consulting your local state emergency service for safety tips, and to keep informed on the latest weather conditions.