



News release

Insurance Council
of Australia

Thursday, 29 October 2026

El Niño declared, but don't count on a dry summer: prepare now

The Insurance Council of Australia is urging households to prepare their homes and check their insurance ahead of a severe weather season that could still bring wet and stormy conditions.

The Bureau of Meteorology has declared an El Niño, which has historically been linked to drier conditions in eastern Australia.

However, this year is already on track to be Australia's wettest El Niño year on record, with October bringing widespread storm activity across parts of Queensland and the Northern Territory in particular.

There are practical steps all householders can take now to reduce their risk. These include:

1. **Inspect your property** and reduce risk by cleaning gutters, keeping yards and gardens maintained and cleaning up green waste items around the property. Take the advice of relevant agencies in your area, such as the SES, when preparing your home.
2. **Prepare a room-by-room inventory** of the contents of your home. Sometimes it's easier to take a video or photos as a visual inventory to jog your memory at claim time and assist with validating a claim (proof of ownership).
3. **Use an online building and contents calculator** to ensure your insurance cover adequately covers estimated costs to repair, rebuild or replace home and contents, and any outbuildings on your property in the event of a disaster.
4. **Review all building, contents, and landlord insurance policies** to make sure you understand what cover you have, as well as any exclusions or limits that may be part of your policy.
5. **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 or increases to cover if extreme weather is imminent.

If your home is damaged by extreme weather, contact your insurer as soon as it is safe to do so, even if you don't have all the details yet. Take photos of the damage, and don't throw away items that could be repaired unless they pose a health risk. Always check with your insurer before authorising or starting any building work.

Factsheets and information about the claims process are available on the Insurance Council's [website](https://www.insurancecouncil.com.au).

Quotes attributable to Insurance Council of Australia Deputy CEO Kylie Macfarlane:

Recent years have taught us that extreme weather doesn't always follow the forecast or the season, and communities that haven't seen a major event in a long time can be caught off guard when one arrives.

Rebuilding is much harder than preparing. A few hours spent cleaning gutters, checking your policy and making sure your sum insured is up to date can make a real difference if disaster strikes.

Your insurer is there to help before severe weather hits, as well as after. If you're unsure what your policy covers, it's worth taking the time to give them a call or get online, ask any questions and make changes if needed.