

# MANAGING YOUR FIRE RISKS THIS BUSHFIRE SEASON



Every year bushfires in Australia cause severe damage to property, assets and lives. The latest forecast suggests that large parts of the country are subject to higher than normal fire risk due to consistently below average rainfall culminating in increasingly dry forests and grasslands.

Bushfires in Australia can occur as either a grass fire or forest fire, and can change direction and speed in a matter of seconds. Therefore, it is important that you are prepared and aware of bushfire risks this season.

Here CGU provides a handy checklist to help ensure you minimise the risk of fire damage to your property or business.

## HOW CGU CAN HELP

CGU provides insurance against the risk of fire to property, livestock, hay, fencing and other assets. While serving as a reminder to be vigilant in regards to fire safety, the bushfire season is also a good time to check your sum insured to guard against the worst-case scenario occurring.

## FURTHER INFORMATION

For further information on fire mitigation, please contact your local fire authority. To ensure you have the right level of insurance for your property and assets, please speak with your local CGU insurance adviser. We also recommend you use the following bushfire preparation checklist.

The insurer is CGU Insurance Limited ABN 27 004 478 371. This document contains general information only and may not suit your particular circumstances. Before making decisions about insurance products you should consider the appropriateness of the information having regard to your circumstances and the CGU Crop Insurance policy available from [www.cgu.com.au](http://www.cgu.com.au).

## BUSHFIRE PREPARATION CHECKLIST

### Preparing your home



Do I regularly clean leaves from gutters and fit metal leaf guards?

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Have I moved woodpiles and other flammable materials away from the property?

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Do I have a plan in action – stay and defend, or evacuate?

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### In case of evacuation



Have I turned off the gas and power?

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Are all the doors and windows closed?

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Have I notified a neighbour, friend or local authority of my new address?

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### Survival kit



Do I have the following: a portable battery radio, torch and spare batteries, water containers, dried or canned food and a can opener?

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In case we are without power, do I have matches, fuel lamp, portable stove, cooking gear, eating utensils in case of emergency?

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Do I have a first aid kit and manual, masking tape for windows and waterproof bags?

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### During the fire



Do I have access to protective clothing such as enclosed shoes, wool or cotton full-length clothing for protection, a hat and gloves?

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Do I have glasses to protect my eyes?

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Do I have access to fresh water for my family and pets?

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### After the fire



Have I checked the safety of power supplies?

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Are all embers around my property extinguished?

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If you decided to evacuate your property, ensure that you return, when safe, to protect it from weather, theft or vandalism

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