

For immediate release

# El Niño is coming. Suncorp warns homeowners to act now to protect their home ahead of bushfires this summer

- Suncorp Insurance urges Aussies to maintain and strengthen the resilience of their home
- New data reveals half of Aussies don't know rivers, creeks & roads cannot stop path of extreme bushfires

The Bureau of Meteorology's (The Bureau) climate outlook that the development of El Nino in the Pacific Ocean remains likely this year, will mean hotter, drier weather conditions and as such an increased threat of bushfires. Grass fires are of particular concern given the significant rainfall from three consecutive La Nina's that has resulted in above average growth, with Suncorp Insurance warning Australians not to be complacent about bushfires this summer.

## New Suncorp Insurance research released today found:

- More than half (55 per cent) of Australians don't know that rivers, creeks or roads cannot stop the path of a very intense bushfire. This was 46 per cent in regional locations.
- Over half (55 per cent) of Australians don't know that the front of the fire is the most dangerous part.
- Just over 1 in 4 (26 per cent) don't know that embers can travel up to 40km during a very intense bushfire.
- 16 per cent of Australians have no idea that a house can catch fire from embers well ahead of the fire front.
- Almost one third (31 per cent) of Australians don't know that lightning is one of the most common causes of bushfires in Australia.
- In the event of a bushfire, 42 per cent of Australians incorrectly assume it is safe to remain at their property unless advised otherwise by Emergency Services.

# **Developing fire conditions**

## Suncorp Insurance Climatologist Rhys Whitley said:

"The long-term average climate for Australia is one that is getting hotter and drier, with an increase in the number of fire weather danger days and earlier starts to the bushfire season.

"As a leading insurer we have developed a sophisticated view of Australian bushfire risk, utilising information from our claims experience together with climate data and the historical fire record. This allows us to identify regions that are currently susceptible to bushfire risk and are showing increased activity over time.

"Tragically, we expect those regions that have high risk now will only become worse as the world becomes warmer. This trend is particularly evident for much of southern QLD where fire-weather conditions are becoming more severe and emerging more frequently.

"As we look into the future, catastrophic bushfires will be an ever-present danger, and so monitoring of conditions (including fire weather, fuel loads) and extensive planning (i.e. property development, evacuation of communities and fire-fighting resources) is something we consider as a high priority. We also encourage homeowners to use the information available to them to be prepared for not only the upcoming bushfire season, but all future ones."

## Bushfire danger in regions of concern

Australia is one of the most fire-prone continents on the planet, driven by the large extent of temperate, grasslands, open woodlands and broadleaf forests that accumulate significant fuel loads under a recurrent hot and dry climate. These regions dominate a lot of southern and eastern Australia where a significant portion of Australians live, so it's vital that these communities are prepared.

Based on Suncorp's internal view of bushfire risk together with the Bureau's weather outlook, we are monitoring the following regions leading into the upcoming spring and summer season:

Western Southern Queensland – west of the Great Dividing Range, near the NSW border

- The Mid-and-Far North Coast NSW
- Central Coast NSW
- South Coast NSW
- The Blue Mountains region
- Regional ACT
- Central parts of regional VIC i.e., Dandenong Ranges and Gippsland
- South-west WA i.e., Bunbury, Perth outer regions
- Parts of Southern and Western Tasmania
- · Adelaide Hills, South Australia

"South-west WA and Tasmania regions have been relatively dry over the last few seasons. These regions show signs of relative water stress and did not benefit from extra rainfall as other parts of the country did during the recent La Nina seasons," said Dr Whitley.

"Areas around the fringes of Perth have had fire activity over the last couple of summers and we should expect similar activity this summer.

"Southern and Western Tasmania are also relatively dry despite recent winter rainfall, and there is the possibility of the forests in these regions entering a bushfire-prone state if we do not see more rainfall over the coming seasons."

## Prepare your home for fire season

**Suncorp's Head of Home Claims Alli Smith** said while the latest statistics are concerning, many Australians don't realise there are simple steps they can take to stay safe and ensure their home is better protected against bushfires.

"Trimming trees and branches near your home and keeping the lawn short in the backyard is important as grassfires spread quickly, and travel faster than you can run. Dead leaves and twigs can also catch alight easily, so be sure to regularly check downpipes and that gutters are clear of debris," said Ms Smith.

"A bushfire regardless of whether you are at the front, side or behind it is incredibly dangerous, fast moving and unpredictable. All it takes is for one slight change of wind direction for things to go wrong.

"Many customers we talk to after they've been impacted tell us they thought they wouldn't experience a bushfire in their lifetime, but we are seeing increased severity and frequency of these devastating weather events.

"Wherever you live, it's good to understand your bushfire risk so you and your loved ones can stay safe and protect your home, contents, car, livestock and land.

"It not only has a financial impact, but also a psychological impact long after the last fire has been extinguished, with some families being displaced from their homes and communities for some time while their home is being rebuilt.

"Over the coming weeks, we'll be reaching out to Suncorp Group customers who reside in high-risk bushfire areas to remind them to prepare their homes, and ensure they have the right level of insurance cover for their needs."

## Top Tips to maintain and protect your home from bushfire

Suncorp Insurance's top tips to protect your home from bushfires:

- Keep your backyard tidy Keeping the area around your home as clean as possible by trimming trees and overhanging branches. That way, a lone ember has less kindling-like material to latch on and burn.
- Mind the gaps the small gaps can be just as dangerous as the big ones because embers can creep into small gaps. Installing ember-resistant mesh screens stop airborne embers from entering your home during a bushfire.
- Think about installing a water tank Installing a dual tank system of two galvanised water tanks: one for firefighting so if the home is ever disconnected from its main water source, occupants could extinguish flames on site; the second a back-up water supply, ensuring occupants always have drinkable water.



- Think about your surrounding environment install PVC plastic gutter fixings. In the event of a fire, fixings
  melt, and gutters become 'sacrificial' and safely fall away from the house. This helps protect the home from
  embers and reduces the likelihood of embers entering the back-up water supply, affecting its quality.
- Test your smoke alarms Check that your smoke alarms and fire extinguishers work.
- Don't be underinsured Check your home and contents insurance policy to ensure you're not underinsured.

For new builds, examples of resilient materials and features to safeguard against bushfires, such as:

- Considering a roof shape that will minimise unnecessary junctions which are prone to wear and can allow embers into the home.
- Installing glazed windows and doors which evenly distributes heat load over the glass, helping to prevent cracking.
- Have a professional assess your bushfire attack level (BAL), which refers to the severity level of your home's
  fire risk, to be certain of the potential risks before you start building. That way, you can select the appropriate
  materials without any uncertainty about whether they're the right pick for the area.

For more information on how you can protect your home against bushfires, head here:

<u>How To Prepare for Bushfire Season From The Start Of Building Your Home | Suncorp Insurance</u>.

#### [ENDS]

#### **Notes to Editor**

State based bushfire research stats:

Question	National	NSW	VIC	TAS	QLD	SA	WA	ACT
Didn't know houses can catch fire from embers well ahead of the fire front.	16%	14%	21%	9%	14%	12%	11%	19%
Didn't know bushfire embers can travel up to 40km during a very intense bushfire.	26%	23%	24%	32%	28%	25%	30%	38%
Unless advised by Emergency Services, I should assume it is safe to remain at my property.	42%	47%	35%	50%	42%	42%	43%	38%
Didn't know the front of the fire is the most dangerous part.	55%	50%	56%	59%	62%	51%	49%	53%
Didn't know that lightning is one of the most common causes of bushfires in Australia.	31%	31%	39%	41%	27%	20%	29%	38%
Didn't know that rivers, creeks or roads cannot stop the path of a very intense bushfire.	55%	57%	61%	59%	49%	45%	44%	66%

The research findings were compiled through a national survey with a representative sample of 1,000 Australians aged 18+ and was conducted by Kantar in September 2022 on behalf of Suncorp Insurance.

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