

Storms, fires, floods: AAMI busts the myths keeping Aussies at risk

Consumer Research Statistics – National

Statement/Question	Answers	2025 National Results	2025 Age Breakdowns						
			18 – 24 years	25 – 34 years	35 – 44 years	45 – 54 years	55 – 64 years	65 – 74 years	75+ years
<i>Myth 1: Aussies don't know when storm season officially occurs.</i>									
When is storm season?	Spring (correct answer)	9%	8%	10%	10%	11%	5%	9%	8%
	Other season/don't know	66%	74%	71%	69%	63%	64%	59%	59%
	All year round	24%	14%	18%	18%	25%	30%	31%	32%
<i>Myth 2: Storm preparations around the home should only be completed once per year.</i>									
How often should you complete storm	Every quarter (correct answer)	22%	27%	28%	22%	24%	20%	19%	11%

season preparation activities?									
Myth 3: You can take out insurance at anytime.									
If a flood/cyclone/storm or weather event is about to impact your home, you can still take out insurance	False (correct answer)	33%	25%	28%	33%	34%	36%	37%	42%
	True	29%	34%	39%	31%	32%	24%	21%	18%
	I don't know	38%	42%	33%	36%	34%	40%	42%	41%
Myth 4: Insurance will cover the cost of repairs if a home is damaged by extreme weather – regardless of whether the home has been maintained.									
If your home is damaged in a storm, but it has not been maintained, would an insurer still cover the cost of repairs?	No, insurance does not cover damage caused by wear, tear and gradual deterioration (correct answer)	33%	26%	28%	28%	32%	32%	45%	46%
	Yes	30%	36%	38%	41%	28%	26%	16%	19%
Myth 5: If you make a claim – you must pay an excess.									
If you had to make an insurance claim	Food spoilage	14%	17%	16%	14%	11%	11%	15%	12%

related to a natural hazard event (storm, cyclone, flood, bushfire etc), which of the following would you expect to pay an excess for?	Photos & important documents	11%	18%	16%	11%	11%	6%	5%	10%
	Everything (food spoilage, rectifications, contents, building damage, photos and other important documents)	36%	25%	31%	33%	34%	43%	43%	41%
<i>Myth 6: After a weather event, you must not touch or dispose of any damaged items – you have to wait for an assessor.</i>									
If you have been impacted by a significant natural hazard event and are making a claim, you must not touch any of your damaged items before they can be inspected by an insurance assessor	False (correct answer)	18%	13%	14%	21%	16%	18%	20%	21%
	True	56%	62%	61%	52%	57%	52%	52%	57%
	Don't know	27%	26%	25%	28%	27%	29%	29%	23%

<i>Myth 7: Flood cover is not automatically included in your home insurance.</i>									
You need to request 'flood cover' on our insurance policy to be covered for Flood as an insured event	False (correct answer for AAMI Insurance customers)	11%	10%	15%	15%	8%	7%	10%	12%
	True	68%	60%	67%	64%	68%	77%	74%	68%
	Don't know	21%	30%	19%	21%	24%	16%	16%	20%
<i>Myth 8: If your neighbour's healthy tree falls and damages your property during a storm – your neighbour is responsible.</i>									
If your neighbour's healthy tree falls and damages your property during a storm – as the tree was on their property, they are liable for the damage?	False (correct answer)	21%	25%	25%	24%	15%	18%	19%	14%
	True	49%	44%	48%	47%	52%	51%	49%	54%
	Don't know	30%	31%	26%	29%	33%	31%	32%	32%
<i>Myth 9: Wind needs to be travelling in excess of 80km/hr to turn backyard items into flying missiles.</i>									
How fast do winds need to be to turn everyday outdoor household item into	60 – 80km/hr (correct answer)	24%	26%	31%	26%	22%	20%	23%	15%

dangerous projectiles?	80km – 140km/hr	23%	19%	19%	25%	28%	24%	19%	19%
	Don't know	26%	30%	22%	23%	26%	29%	27%	32%

Consumer Research Statistics – New South Wales

Statement/Question	Answer	2025 NSW Results
<i>Myth 1: Aussies don't know when storm season officially occurs.</i>		
When is storm season?	Spring (correct answer)	8%
	Other season/don't know	61%
	All year round	29%
<i>Myth 2: Storm preparations around the home should only be completed once per year.</i>		
How often should you complete storm season preparation activities?	Every quarter (correct answer)	20%
<i>Myth 3: You can take out insurance at anytime.</i>		
If a flood/cyclone/storm or weather event is about to impact your home, you can still take out insurance	False (correct answer)	31%
	True	32%
	I don't know	37%
<i>Myth 4: Insurance will cover the cost of repairs if a home is damaged by extreme weather – regardless of whether the home has been maintained.</i>		
If your home is damaged in a storm, but it has not been maintained, would an insurer still cover the cost of repairs?	No, insurance does not cover damage caused by wear, tear and gradual deterioration (correct answer)	31%

	Yes	33%
<i>Myth 5: If you make a claim – you must pay an excess.</i>		
If you had to make an insurance claim related to a natural hazard event (storm, cyclone, flood, bushfire etc), which of the following would you expect to pay an excess for?	Food spoilage	14%
	Photos & important documents	11%
	Everything (food spoilage, rectifications, contents, building damage, photos and other important documents)	32%
<i>Myth 6: After a weather event, you must not touch or dispose of any damaged items – you have to wait for an assessor.</i>		
If you have been impacted by a significant natural hazard event and are making a claim, you must not touch any of your damaged items before they can be inspected by an insurance assessor	False (correct answer)	17%
	True	56%
	Don't know	27%
<i>Myth 7: Flood cover is not automatically included in your home insurance.</i>		
You need to request 'flood cover' on our insurance policy to be covered for Flood as an insured event	False (correct answer for AAMI Insurance customers)	12%
	True	68%
	Don't know	21%
<i>Myth 8: If your neighbour's healthy tree falls and damages your property during a storm – your neighbour is responsible.</i>		
If your neighbour's healthy tree falls and damages your property during a storm – as	False (correct answer)	23%
	True	48%

the tree was on their property, they are liable for the damage?		
	Don't know	29%
<i>Myth 9: Wind needs to be travelling in excess of 80km/hr to turn backyard items into flying missiles.</i>		
How fast do winds need to be to turn everyday outdoor household item into dangerous projectiles?	60 – 80km/hr (correct answer)	24%
	80km – 140km/hr	21%
	Don't know	26%

Consumer Research Statistics – Victoria

Statement/Question	Answer	2025 VIC Results
<i>Myth 1: Aussies don't know when storm season officially occurs.</i>		
When is storm season?	Spring (correct answer)	12%
	Other season/don't know	56%
	All year round	31%
<i>Myth 2: Storm preparations around the home should only be completed once per year.</i>		
How often should you complete storm season preparation activities?	Every quarter (correct answer)	21%
<i>Myth 3: You can take out insurance at anytime.</i>		
If a flood/cyclone/storm or weather event is about to impact your home, you can still take out insurance	False (correct answer)	31%
	True	31%
	I don't know	38%
<i>Myth 4: Insurance will cover the cost of repairs if a home is damaged by extreme weather – regardless of whether the home has been maintained.</i>		
If your home is damaged in a storm, but it has not been maintained, would an insurer still cover the cost of repairs?	No, insurance does not cover damage caused by wear, tear and gradual deterioration (correct answer)	33%

	Yes	34%
<i>Myth 5: If you make a claim – you must pay an excess.</i>		
If you had to make an insurance claim related to a natural hazard event (storm, cyclone, flood, bushfire etc), which of the following would you expect to pay an excess for?	Food spoilage	15%
	Photos & important documents	14%
	Everything (food spoilage, rectifications, contents, building damage, photos and other important documents)	34%
<i>Myth 6: After a weather event, you must not touch or dispose of any damaged items – you have to wait for an assessor.</i>		
If you have been impacted by a significant natural hazard event and are making a claim, you must not touch any of your damaged items before they can be inspected by an insurance assessor	False (correct answer)	18%
	True	58%
	Don't know	25%
<i>Myth 7: Flood cover is not automatically included in your home insurance.</i>		
You need to request 'flood cover' on our insurance policy to be covered for Flood as an insured event	False (correct answer for AAMI Insurance customers)	10%
	True	70%
	Don't know	20%
<i>Myth 8: If your neighbour's healthy tree falls and damages your property during a storm – your neighbour is responsible.</i>		
If your neighbour's healthy tree falls and damages your property during a storm – as	False (correct answer)	20%
	True	50%

the tree was on their property, they are liable for the damage?		
	Don't know	31%
<i>Myth 9: Wind needs to be travelling in excess of 80km/hr to turn backyard items into flying missiles.</i>		
How fast do winds need to be to turn everyday outdoor household item into dangerous projectiles?	60 – 80km/hr (correct answer)	26%
	80km – 140km/hr	24%
	Don't know	26%

Consumer Research Statistics – Queensland

Statement/Question	Answer	2025 QLD Results
<i>Myth 1: Aussies don't know when storm season officially occurs.</i>		
When is storm season?	Spring (correct answer)	7%
	Other season/don't know	78%
	All year round	15%
<i>Myth 2: Storm preparations around the home should only be completed once per year.</i>		
How often should you complete storm season preparation activities?	Every quarter (correct answer)	26%
<i>Myth 3: You can take out insurance at anytime.</i>		
If a flood/cyclone/storm or weather event is about to impact your home, you can still take out insurance	False (correct answer)	39%
	True	24%
	I don't know	37%
<i>Myth 4: Insurance will cover the cost of repairs if a home is damaged by extreme weather – regardless of whether the home has been maintained.</i>		
If your home is damaged in a storm, but it has not been maintained, would an insurer still cover the cost of repairs?	No, insurance does not cover damage caused by wear, tear and gradual deterioration (correct answer)	39%

	Yes	24%
<i>Myth 5: If you make a claim – you must pay an excess.</i>		
If you had to make an insurance claim related to a natural hazard event (storm, cyclone, flood, bushfire etc), which of the following would you expect to pay an excess for?	Food spoilage	14%
	Photos & important documents	10%
	Everything (food spoilage, rectifications, contents, building damage, photos and other important documents)	36%
<i>Myth 6: After a weather event, you must not touch or dispose of any damaged items – you have to wait for an assessor.</i>		
If you have been impacted by a significant natural hazard event and are making a claim, you must not touch any of your damaged items before they can be inspected by an insurance assessor	False (correct answer)	20%
	True	57%
	Don't know	23%
<i>Myth 7: Flood cover is not automatically included in your home insurance.</i>		
You need to request 'flood cover' on our insurance policy to be covered for Flood as an insured event	False (correct answer for AAMI Insurance customers)	13%
	True	69%
	Don't know	18%
<i>Myth 8: If your neighbour's healthy tree falls and damages your property during a storm – your neighbour is responsible.</i>		
If your neighbour's healthy tree falls and damages your property during a storm – as	False (correct answer)	19%
	True	48%

the tree was on their property, they are liable for the damage?		
	Don't know	33%
<i>Myth 9: Wind needs to be travelling in excess of 80km/hr to turn backyard items into flying missiles.</i>		
How fast do winds need to be to turn everyday outdoor household item into dangerous projectiles?	60 – 80km/hr (correct answer)	25%
	80km – 140km/hr	19%
	Don't know	24%

Consumer Research Statistics – Western Australia

Statement/Question	Answer	2025 WA Results
<i>Myth 1: Aussies don't know when storm season officially occurs.</i>		
When is storm season?	Spring (correct answer)	4%
	Other season/don't know	81%
	All year round	14%
<i>Myth 2: Storm preparations around the home should only be completed once per year.</i>		
How often should you complete storm season preparation activities?	Every quarter (correct answer)	23%
<i>Myth 3: You can take out insurance at anytime.</i>		
If a flood/cyclone/storm or weather event is about to impact your home, you can still take out insurance	False (correct answer)	33%
	True	30%
	I don't know	37%
<i>Myth 4: Insurance will cover the cost of repairs if a home is damaged by extreme weather – regardless of whether the home has been maintained.</i>		
If your home is damaged in a storm, but it has not been maintained, would an insurer still cover the cost of repairs?	No, insurance does not cover damage caused by wear, tear and gradual deterioration (correct answer)	30%

	Yes	32%
<i>Myth 5: If you make a claim – you must pay an excess.</i>		
If you had to make an insurance claim related to a natural hazard event (storm, cyclone, flood, bushfire etc), which of the following would you expect to pay an excess for?	Food spoilage	15%
	Photos & important documents	11%
	Everything (food spoilage, rectifications, contents, building damage, photos and other important documents)	39%
<i>Myth 6: After a weather event, you must not touch or dispose of any damaged items – you have to wait for an assessor.</i>		
If you have been impacted by a significant natural hazard event and are making a claim, you must not touch any of your damaged items before they can be inspected by an insurance assessor	False (correct answer)	15%
	True	56%
	Don't know	29%
<i>Myth 7: Flood cover is not automatically included in your home insurance.</i>		
You need to request 'flood cover' on our insurance policy to be covered for Flood as an insured event	False (correct answer for AAMI Insurance customers)	10%
	True	70%
	Don't know	20%
<i>Myth 8: If your neighbour's healthy tree falls and damages your property during a storm – your neighbour is responsible.</i>		
If your neighbour's healthy tree falls and damages your property during a storm – as	False (correct answer)	20%
	True	55%

the tree was on their property, they are liable for the damage?		
	Don't know	25%
<i>Myth 9: Wind needs to be travelling in excess of 80km/hr to turn backyard items into flying missiles.</i>		
How fast do winds need to be to turn everyday outdoor household item into dangerous projectiles?	60 – 80km/hr (correct answer)	21%
	80km – 140km/hr	23%
	Don't know	31%

Consumer Research Statistics – South Australia

Statement/Question	Answer	2025 SA Results
<i>Myth 1: Aussies don't know when storm season officially occurs.</i>		
When is storm season?	Spring (correct answer)	10%
	Other season/don't know	72%
	All year round	17%
<i>Myth 2: Storm preparations around the home should only be completed once per year.</i>		
How often should you complete storm season preparation activities?	Every quarter (correct answer)	15%
<i>Myth 3: You can take out insurance at anytime.</i>		
If a flood/cyclone/storm or weather event is about to impact your home, you can still take out insurance	False (correct answer)	32%
	True	31%
	I don't know	38%
<i>Myth 4: Insurance will cover the cost of repairs if a home is damaged by extreme weather – regardless of whether the home has been maintained.</i>		
If your home is damaged in a storm, but it has not been maintained, would an insurer still cover the cost of repairs?	No, insurance does not cover damage caused by wear, tear and gradual deterioration (correct answer)	35%

	Yes	25%
<i>Myth 5: If you make a claim – you must pay an excess.</i>		
If you had to make an insurance claim related to a natural hazard event (storm, cyclone, flood, bushfire etc), which of the following would you expect to pay an excess for?	Food spoilage	6%
	Photos & important documents	6%
	Everything (food spoilage, rectifications, contents, building damage, photos and other important documents)	43%
<i>Myth 6: After a weather event, you must not touch or dispose of any damaged items – you have to wait for an assessor.</i>		
If you have been impacted by a significant natural hazard event and are making a claim, you must not touch any of your damaged items before they can be inspected by an insurance assessor	False (correct answer)	19%
	True	50%
	Don't know	31%
<i>Myth 7: Flood cover is not automatically included in your home insurance.</i>		
You need to request 'flood cover' on our insurance policy to be covered for Flood as an insured event	False (correct answer for AAMI Insurance customers)	6%
	True	72%
	Don't know	22%
<i>Myth 8: If your neighbour's healthy tree falls and damages your property during a storm – your neighbour is responsible.</i>		
If your neighbour's healthy tree falls and damages your property during a storm – as	False (correct answer)	19%
	True	48%

the tree was on their property, they are liable for the damage?		
	Don't know	33%
<i>Myth 9: Wind needs to be travelling in excess of 80km/hr to turn backyard items into flying missiles.</i>		
How fast do winds need to be to turn everyday outdoor household item into dangerous projectiles?	60 – 80km/hr (correct answer)	21%
	80km – 140km/hr	29%
	Don't know	29%

The 2025 research findings were compiled through a national survey with a representative sample of 1,000 Australians aged 18+ and was conducted by Piure Profile in October 2025 on behalf of Suncorp.

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