



*Under embargo until 12.01am 12 November 2025*

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

- **Nearly two thirds of Australians still don't know when storm season occurs.**
- **29 per cent of Australians leave insurance to the last minute – risking missing out.**
- **One in three believe insurance covers damage to an unmaintained home.**

Australia is no stranger to extreme weather. In just the past three years, we've endured devastating floods, fierce cyclones, bushfires, and giant hailstones. Yet despite these hard-hitting reminders, many Australians remain dangerously underprepared.

New research from insurer AAMI shows that while awareness is improving, when it comes to protecting our homes, families, and assets, the message still isn't landing, and the stakes are rising as summer looms.

Steven Hussey, AAMI's Head of Natural Hazard Claims & Assessing, busts the most common myths about summer disasters and insurance.

### **Myth 1: Aussies don't know when storm season officially occurs.**

- 66 per cent could not identify the correct start date of storm season – 1 September, the first day of Spring – only nine per cent (or one in 11) Aussies knew this.
- A quarter believe there is no official start date, thinking storms can happen anytime.

### **Myth 2: Storm preparations around the home should be done once a year.**

- More than three quarters of Australians (78 per cent) are not aware that basic storm preparations should be done quarterly.
- Queenslanders came out on top – with just over a quarter (26 per cent) knowing this. Western Australians were closely behind (23 per cent), followed by Victorians (21 per cent) and New South Welshmen (20 per cent).

"As part of storm preparation, it is vital to go beyond the basic tasks – such as checking gutters and trimming overgrown trees," Mr Hussey said.

"Many Australians seem to be unaware of the activities they should be doing around the home to strengthen their home against extreme weather, including:

- o Inspecting and maintaining retaining walls
- o Identifying which items may need to be raised or moved in the event of flooding
- o Inspecting the roof for loose or damaged tiles.

"When done regularly, you're giving yourself and your home the best chance of surviving the summer disaster season."

### **Myth 3: You can take out insurance anytime**

- One in three (29 per cent) believe they can buy insurance just before a disaster hits, while a further 38 per cent have no idea.
- Insurers may place temporary embargoes when events are imminent.

"It's unwise to assume you can purchase insurance at any time – especially when a major weather event is about to hit. Insurance is designed to protect against unforeseen events. When a flood, cyclone, bushfire, or storm is extremely likely or imminent, it is no longer unforeseen," Mr Hussey said.

"That's why insurers may temporarily enact an 'embargo' – when they stop accepting new cover or changes to policies in affected areas – given the elevated risk. This helps keep premiums fair for everyone and prevents opportunistic purchases during high-risk periods. There are exceptions for existing customers in certain circumstances though, such as when they are buying a home.

"We encourage all Australians to review their insurance needs now, and if they have any questions, they should contact their insurer immediately."

### **Myth 4: Insurance covers repairs from extreme weather, regardless of home maintenance.**

- 30 per cent of Australians expect to be covered even if their home isn't well maintained.
- Most insurance policies exclude damage from general wear and tear, or lack of maintenance.



“Australians need to keep on top of general maintenance issues, such as leaky roofs, to not leave themselves exposed to the risk of their home and contents being more susceptible to damage from severe weather events,” Mr Hussey said.

***Myth 5: You must pay an excess on every claim.***

- One in nine Australians thought they would have to pay an excess on an insurance claim for damaged/lost photos and important documents – something insurance does not cover.
- More than a third (36 per cent) believe an excess always applies – especially in South Australia (43 per cent) and Western Australia (39 per cent).

“This one can be tricky – as it depends on your policy and the type of claim,” Mr Hussey said.

“If you are claiming for damage to your home and/or contents – then an excess will apply, however if you are claiming for food spoilage, an excess does not need to be paid.

“This is one of those situations when it is really important that you read through your product disclosure statement and make sure you understand what you are covered for and what your responsibilities are.”

***Myth 6: After an extreme weather event, you must not touch or dispose of damaged items until an assessor arrives.***

- More than half (56 per cent) incorrectly believe this, but you can start clean-up after documenting items (brand names, model and serial numbers etc).

“This is a common misconception – you can simply make a list and take photos of damaged items, including model numbers, to help us replace them,” Mr Hussey said.

“In fact, in the case of wet items after a flood or storm, we strongly recommend you remove these items and keep your home as ventilated as possible to avoid mould.”

***Myth 7: Flood cover is not automatically included in home insurance.***

- More than two thirds (68 per cent) think they need to request flood cover, and a further 21 per cent are unsure.
- With AAMI, flood cover is included.

“This is another example of why it is so important to check your policy and understand what you are covered for - as this can definitely vary significantly between insurers,” Mr Hussey said.

“AAMI customers have peace of mind knowing their home is protected against a wide range of water-related events. If it's wet – regardless of if the water comes from the sky, the river, or the drain, you're covered.”

***Myth 8: If your neighbour's healthy tree falls and damages your property during a storm – your neighbour is responsible.***

- This one split the country down the middle – 49 per cent believe the neighbour would be liable.

“As an insurer, this is a situation we see frequently during storm season – and a myth that Aussies need to have busted,” Mr Hussey said.

“If the tree is healthy and falls as the result of a storm damaging your property, this is generally considered an ‘act of God’, so your neighbour is not liable. You will have to lodge a claim with your insurer.

“However, if the tree is unhealthy, damaged or hasn't been properly maintained, your insurer can work with you to hold your neighbour liable – another reason to ensure your home and garden are properly maintained.”

***Myth 9: Wind needs to exceed 80km/hr to turn backyard items into missiles.***

- Almost a quarter (23 per cent) of Australians mistakenly believe this and a further 26 per cent are unsure.

“Wind speeds as little as 60km/hr can move everyday outdoor items, such as trampolines, kids' toys, furniture and gardening tools. These can wreak havoc - damaging homes, cars and even injure people.”



## ***Closing the knowledge gap***

As Australia braces for another volatile summer, these insights reveal a concerning truth: many Australians remain unaware of how to protect themselves against the growing threat of extreme weather. From bushfires to floods, the risks are real, and rising.

“Knowledge is power, and by understanding when and how to act, Australians can become stronger and more resilient to extreme weather,” Mr Hussey said.

[ENDS]

## **Notes to Editor**

The research findings were compiled through a national survey with a representative sample of 2,007 Australians aged 18+ and was conducted by Pure Profile in October 2025 on behalf of AAMI.

**Further information please contact** Mel Cronin T: 0439 224 438 E: [melissa.cronin@suncorp.com.au](mailto:melissa.cronin@suncorp.com.au) or Angela Wilkinson T: 0477 395 119 E: [angela.wilkinson@suncorp.com.au](mailto:angela.wilkinson@suncorp.com.au)