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Winter's chill brings fire risk - AAMI warns homeowners of school holiday house fire dangers

As the winter school holidays draw near and the cooler weather arrives across the nation, the comforting hum of electric blankets and heaters return.

While these electrical items are necessary to stave off the cold, especially with the kids more likely to be playing inside, insurer AAMI is urging homeowners to be vigilant, warning of the hidden dangers for house fires this winter.

So far in 2025, the insurer has received more than 750 fire-related claims* across the country. The leading cause of house fires for the insurer includes lithium-ion batteries in e-scooters and e-bikes, heating appliances, and faulty power outlets.

AAMI's Head of Assessing and Supply Chain Steven Hussey warned of the link between school holidays and house fires.

"Throughout the year, we've seen school holidays spark a higher-than-normal number of claims for house fires, but winter will bring its own unique challenges," Mr Hussey said.

"We usually see a concerning rise in house fires caused by electrical appliances being placed in dangerous locations - think about a heater too close to curtains, or worn-out electric blankets being used. Even something as simple as leaving your heater on when you've just ducked out to the shops can cause a spark.

"With winter keeping people inside, we don't want to see this danger continue, especially as people depend more on their electricals appliances to keep warm."

Queensland Fire Department (QFD) Executive Manager Fire Safety Mark Halverson said the school holiday period was a prime opportunity for Queenslanders to practice their fire escape plan.

"It is vital to have a rehearsed fire escape plan, so everyone in the household is aware of what they should do if a fire starts," Superintendent Halverson said.

"QFD often see an increase in house fires during the cooler months, with more than 460 recorded last winter.

"People also need to carefully inspect their heaters, electric blankets and smoke alarms, to ensure they are in working order."

*Claims data collected from AAI Limited trading as AAMI. Data sourced from home insurance claims from AAI Limited's portfolio of brands from 1 January 2025 to 30 May 2025



Mr Hussey encouraged homeowners to follow a few easy steps to make their homes safer this winter.

“Homeowners can do simple safety checks such as inspecting their heating appliances, keeping them away from flammable materials and not overloading power outlets,” he said.

“These simple precautions can help protect your home, your belongings, and most importantly, your family.”

AAMI recommends a range of ways people can protect their home from fires:

- **Inspect heating appliances** for damaged plugs, frayed cords, or signs of overheating. It is recommended to have appliances tested and tagged by a qualified electrician to ensure they are in working order.
- **Keep appliances one metre away** from anything flammable, such as curtains, furniture, bedding, or drying laundry.
- **Avoid overloading power outlets** by only plugging one heat-producing appliance into a single power outlet at a time. Overloading can cause circuits to overheat and spark fires.
- **Test smoke alarms monthly** to ensure they are working correctly, have fresh batteries, and are located on every level of your home, including bedrooms and hallways.
- **Check electric blankets** for scorch marks, frayed cords, or damaged elements before use.
- **Only use manufacturer or recommended charging cables** for all electrical appliances including phones, especially e-scooters and e-bikes.

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