



Before bushfire season

A 10-step checklist to prepare your home

○ **Review your insurance policies to make sure home, contents and vehicles are adequately covered**

Make sure outbuildings, fences and gates are included as well as any recent large purchases, including home technology, sporting equipment, bikes or jewelry. Remember to keep your policy documents in easy reach or save them to the cloud.

○ **Find out your property's Bushfire Attack Level (BAL) status and get an idea of the standards you'd need to adhere to for a rebuild**

Your BAL status will depend on your location and may have changed. Depending on your bushfire risk level, you'd need to use specific products that are more resistant to fire if rebuilding your home. These products are often significantly more expensive than more traditional products.

○ **Get a builder or valuer to give an estimate on rebuild costs**

What's the best way to get an accurate idea of rebuild costs? Ask a professional. You may have an idea of how much it would cost to rebuild your home, but how much would it really cost today? Don't forget to include demolition and clearance costs too.

○ **Make an inventory of your contents**

Take a room-by-room inventory of all of your home's contents so you have up-to-date records, and use an [online calculator](#) to get an accurate guide. Taking inventory of everything you store inside any vehicles is a good idea too. Keep pictures and receipts in the cloud if possible.

○ **Ensure gutters and chimneys are clear**

Inspect your gutters, roof and chimney and clean out any debris - leaves, sticks and other tree remains. This material is extremely flammable.

○ **Cut back low-hanging branches within 10m of your home, and keep all grass cut short**

By reducing the amount of natural flammable material around your home you can reduce the chances of a bushfire taking hold. Inspect and cut back tree branches and cut grass down to under 10cm.

○ **Check around your property and note the location of anything that's flammable**

Sweep up any dry leaves from around the outside of your home and note the position of anything flammable. From gas canisters to wooden outdoor furniture, it's vital you know where these items are so you can quickly move them if necessary.

○ **Download your state's fire alert app**

You need to ensure you know of any fires in your local area, so you can watch and act. Download your state's app, and make sure you turn notifications on.

○ **Create your bushfire readiness plan, and keep it handy**

Detail what you will do in the event of a bushfire, when you'll move and where you'll go. Your state's fire service has downloadable action plans. [New South Wales](#), [Queensland](#), [Victoria](#), [South Australia](#), [Western Australia](#), [Northern Territory](#), [Australian Capital Territory](#), [Tasmania](#).

○ **If fires are nearby, have bags packed and ensure your vehicle has fuel**

Have all of your essentials packed and in an easily-accessible place, including your pets and anything they'll need. If you need to vacate it's likely to be in a hurry. Remember, the most important aspect of all of this is the preservation of human life. Your home and your contents can be replaced - your life cannot.