



Before cyclone season

A 10-step checklist to prepare your home

○ **Review your insurance policies to ensure your property, vehicles and possessions are adequately covered**

Make sure any outbuildings are included in your policy and review how much your home, contents and cars are covered for. Remember, costs to rebuild your home to new standards may have increased.

○ **Regularly maintain your home and outbuildings**

Cyclones can bring with them a lot of water and your gutters need to be operating at full capacity, otherwise you risk water flooding into your roof cavity. Ensure downpipes are clear, too. Check roofs for loose tiles or sheeting, and that your window seals are intact, too.

○ **Make an inventory of your home's contents**

A broken roof or flood can result in significant damage to your possessions. 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 of value. Keep pictures and receipts in the cloud if possible.

○ **Prep outdoors, too**

Cut back any tree branches that are too close to home and remove any loose or dead branches that could become missiles. Bring any outdoor furniture or belongings indoors if possible, and anchor down if not. Check fences and gates and repair if necessary.

○ **Get vehicles under cover**

Cyclones can cause enormous damage to a vehicle. If possible, park vehicles under cover, and avoid basement car parks, which can be prone to flooding. If you have to drive, avoid floodwaters.

○ **Have sandbags at the ready**

If you live in a location that's prone to flooding, or even if there's been flooding nearby in previous years, it's worth getting some sandbags to help keep water from flooding under doors and into your home.

○ **Update your home to new standards if possible**

If your home is an older building, new building codes will have been introduced. Speak with a builder to discover if there are any measures you can take to upgrade elements of your home in line with new code requirements, such as your roof or windows.

○ **Have an alternative power source handy - and stock up!**

If powerlines go down, you may need an alternative power source - particularly if someone's life depends on it. Also, in remote locations, a cyclone may mean you're cut off for days, so stock up those cupboards.

○ **Have window and door coverings ready to go**

If a cyclone is coming, boarding up your doors and windows is advisable. Have coverings ready, and practice installing them prior to the event.

○ **Know your plan**

If a cyclone is headed your way, it's vital you know what you're going to do, and when. Monitor meteorological updates and be vigilant - leave and leave early. Your safety is the priority.