



Preparing for a storm

- 1  Create your safety plan
- 2  Prepare your property
- 3  Know your insurance cover

Storms cause significant damage to Australian communities each year. Here's what to do before, during and after a storm to reduce the impact on your home or business.

For your safety

- › Clear leaves and debris from gutters, roofs and downpipes at your home or business.
- › Check the roof for leaks and seal them to prevent water from flowing in.
- › Move vehicles under cover when possible, and secure items outside that could be blown about by the wind or carried away in surging water.
- › Keep yourself and your family or colleagues safe by ensuring that everyone is familiar with your evacuation plan and knows where first-aid and emergency kits are.
- › Make sure that operational and other data is backed up, and that stock and other key items can be moved if needed.
- › Speak to your broker or insurance provider to review your insurance. Make sure you know what your insurance covers, and that the sum you are insured for covers the replacement value of the items you wish to insure.

During a storm

- › Contact **000** or your local SES in any emergency.
- › Use a battery-powered radio to monitor your local radio station for updates on the weather, power supply, emergency warnings and evacuation alerts.
- › Unplug electrical items, especially computers.
- › Stay indoors and away from windows.
- › Monitor and follow the advice of emergency officials.

After a storm

- › If there is any danger, contact **000** or your local SES.
- › Do not use damaged electrical outlets.
- › Stay away from fallen power lines and anything that they may be touching.
- › Do not walk through or drive through flowing water or enter still water of unknown depth.
- › Once the danger has passed, take photos of damaged or destroyed items before disposing of them to assist in any insurance claims.
- › Speak to your broker or insurance provider to lodge your claim, or make a claim online at allianzclaims.com.au or call **13 10 13**.

We're here to help

Severe weather events can take an emotional toll on us. If you need help, please visit allianz.com.au/support to find the right support measure for you.

References: A waiting period may apply to cyclone, flood, grassfire or bushfire claims. Please refer to your PDS, KFS, policy schedule, and Certificate of Insurance for full details, terms and conditions and to check whether this applies to you.

Please note the information in this article is general in nature and does not take into account your objectives, financial situation or needs. You should consider obtaining independent advice before making any decisions based on this article. Before making a decision, please consider the **Product Disclosure Statement** available from this website. The relevant **Target Market Determination** is also available on this website. To see some of the events covered and not covered by Home Insurance, refer to the **Key Facts Sheets (KFS)**.

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