



Preparing for a cyclone

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Create your safety plan

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Prepare your property

3 

Know your insurance cover

Combining strong winds, heavy rain and flying debris, cyclones can be devastating. Here's what to do before, during and after a cyclone to reduce the impact on your home or business.



Prepare your home

- › Secure the roof, walls and eaves of your premises.
- › Trim tree branches around your premises. Clear away or secure items outside that could be blown about by the wind or carried away in surging water.
- › Before a cyclone hits, move all vehicles under cover if possible.
- › Secure all shutters, windows, doors, and any items left outdoors.
- › Turn off gas and power supplies.
- › 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.



Develop your Emergency Action Plan

- › Familiarise yourself and your family or colleagues with your cyclone emergency plan. Prepare an emergency pack containing tinned food, a tin-opener, water, a first-aid kit, blankets, warm clothing, spare batteries, matches, a battery-powered radio and gloves.

During a cyclone

- › Contact **000** or your local SES in any emergency.
- › Be aware of where the cyclone is expected to be heading.
- › Use a battery-powered radio to monitor your local radio station for updates on the cyclone, weather, power supply, emergency warnings and evacuation alerts.
- › Remain in your home or business if the building meets appropriate cyclone regulations and is not in a storm surge/flood-prone area.
- › If your building does not meet cyclone regulations, know where you and your family or colleagues can shelter safely.

After a cyclone

- › If there is any danger, contact **000** or your local SES.
- › Continue to monitor your local radio station for updates on the weather, power supply, emergency warnings and evacuation alerts.
- › Don't go outside until authorities advise that it is safe.
- › Stay away from fallen power lines and anything that may be touching them.
- › Avoid damaged buildings and trees, as well as creeks and rivers that are flooded.
- › 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.

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