



Australian Government

**National Emergency
Management Agency**

Disaster preparation

Your bushfire resilient home

Your guide to building, maintaining and insuring a resilient home





Introduction to bushfire resilience

Bushfires are common in Australia. With climate change, these fires are becoming more frequent and unpredictable. So, it's vital for residents to prepare.

Bushfires can start and spread quickly. They're fueled by hot, dry weather and strong winds. Fires produce intense heat, toxic smoke, and can spread embers. This makes bushfires a major threat regardless of where you live in Australia.

Understanding how bushfires work and protecting your property is crucial. It's not just about buildings; it's about saving lives and health.

By improving your home beyond basic building codes, you can lower risks and help emergency services.



Bushfire

This guide covers:

01.

What to consider when you're building or renovating

pages 04-06

02.

Maintaining a bushfire resilient home

pages 07-09

03.

What to do if there's an imminent threat of a bushfire

pages 10-12

04.

Insurance considerations including reviewing and understanding your policy

pages 13-18

Investing in fire safety boosts individual and community protection.

The information contained in this booklet is provided for general information only and should not be relied upon for the purposes of advising on any particular matter. This booklet does not contain legal or financial advice. If need be, you should seek your own advice germane to your personal circumstances. For further information, please [contact NEMA](#).



BUSHFIRE

What's a resilient home and why it's important

A 'resilient home' can withstand disasters and recover quickly from them. It's a protective space for you and your loved ones. Extreme weather is becoming more common and severe.

A 'resilient home' safeguards your family, property, community and peace of mind. It's an investment in your future that avoids stress, heartache, and financial loss.

Building or renovating a bushfire resilient home

When building or renovating in bushfire-prone areas, include resilience measures early.

Building codes set the minimum for bushfire-prone areas. However, these codes might not cover all risks. To enhance your home's bushfire protection, surpassing these standards is key.

Smart design and strategic elements can make a big difference to your home's resistance. It can help protect your property and loved ones.

This section highlights some key actions and features for construction or renovation.

Building or renovating a resilient home



These measures work together to create a comprehensive bushfire defence system. While some may seem costly, they're an investment in your home's safety and your peace of mind. Note, these are just some of the measures you could take.



Fire resistant roofing

Choose fire-resistant roofing materials

How

Use non-combustible roof tiles, sheets, and accessories. Fully sark tiled roofs and seal gaps in sheet roofs

Why

Prevents roof ignition, a common point of failure in bushfires



Ember-proof vents and gaps

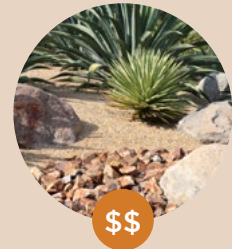
Install metal mesh screens on all vents and seal any gaps

How

Use non-combustible metal mesh with apertures of 2mm or less for all vents, weepholes, and openings. Seal gaps greater than 3mm in external surfaces

Why

Prevents ember entry into roof spaces and wall cavities



Resilient landscaping and structures

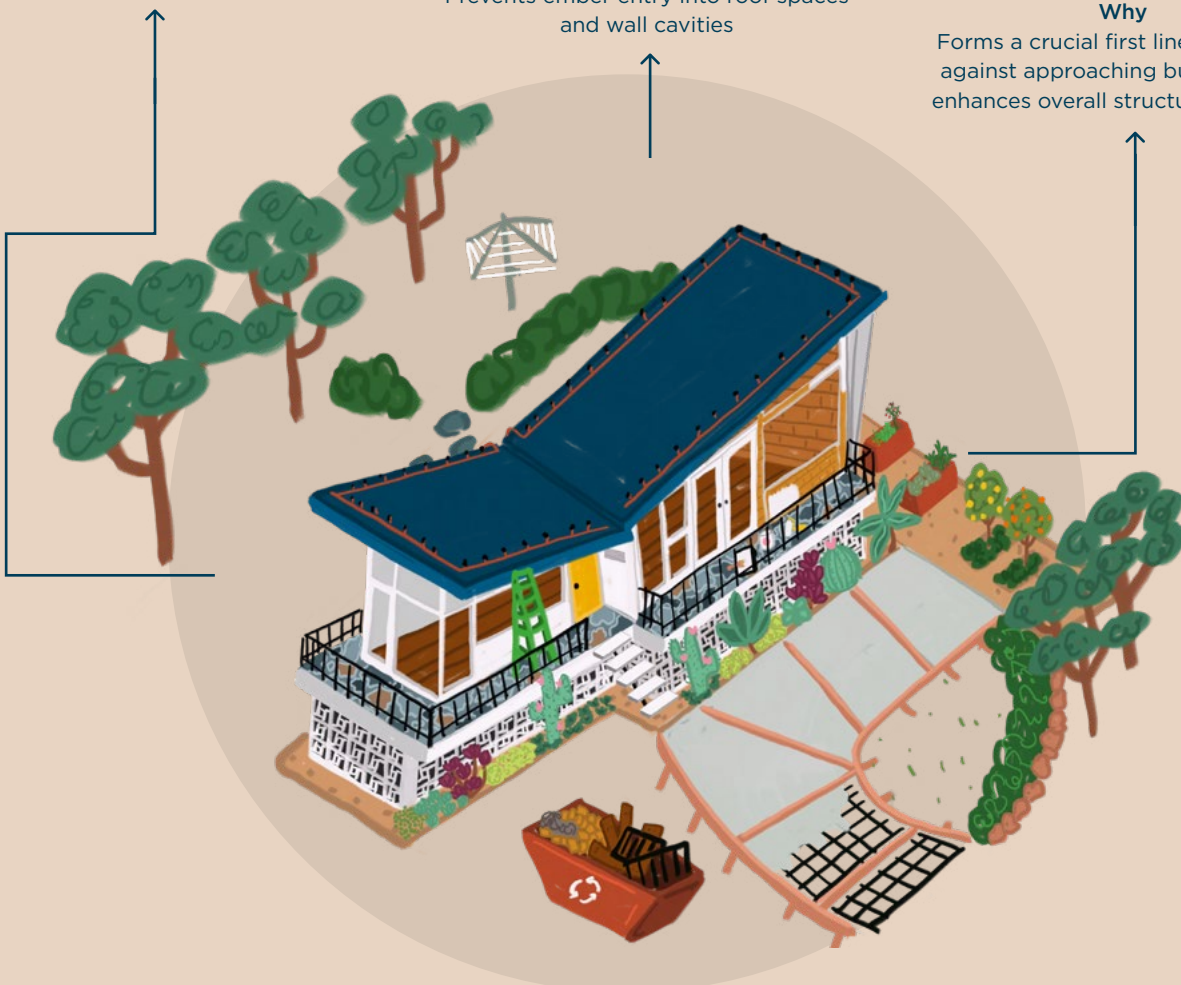
Implement fire-resistant landscape design and structural elements

How

Create defensible spaces, use fire-resistant plants, and non-combustible mulch. Use non-combustible materials or bushfire-resisting timber for decking, supports, and framing of verandahs and decks

Why

Forms a crucial first line of defence against approaching bushfires and enhances overall structure resilience



Key: Cost*: Very Low <\$1,000 Low \$1,000 - \$10,000 Medium >\$10,000 High >\$100,000

*The additional cost of the measure over an option that just meets building code

Building or renovating a resilient home



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External walls and pipes

Use fire-resistant materials for walls and exposed pipes

How

- Use non-combustible materials or approved timber species for walls less than 400mm from the ground.
- Ensure all joints are sealed to prevent gaps greater than 3mm.
- Use metal for above-ground, exposed water and gas supply pipes

Why

Enhances overall structure resilience against fire and ember attack



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Sprinkler systems

Install internal and external sprinkler systems

How

Set up roof and perimeter sprinklers connected to an independent water supply

Why

Provides active defence against approaching fire and ember attack. It can also support emergency services to access your house, providing clear exits for evacuation



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Fire-resistant windows and doors

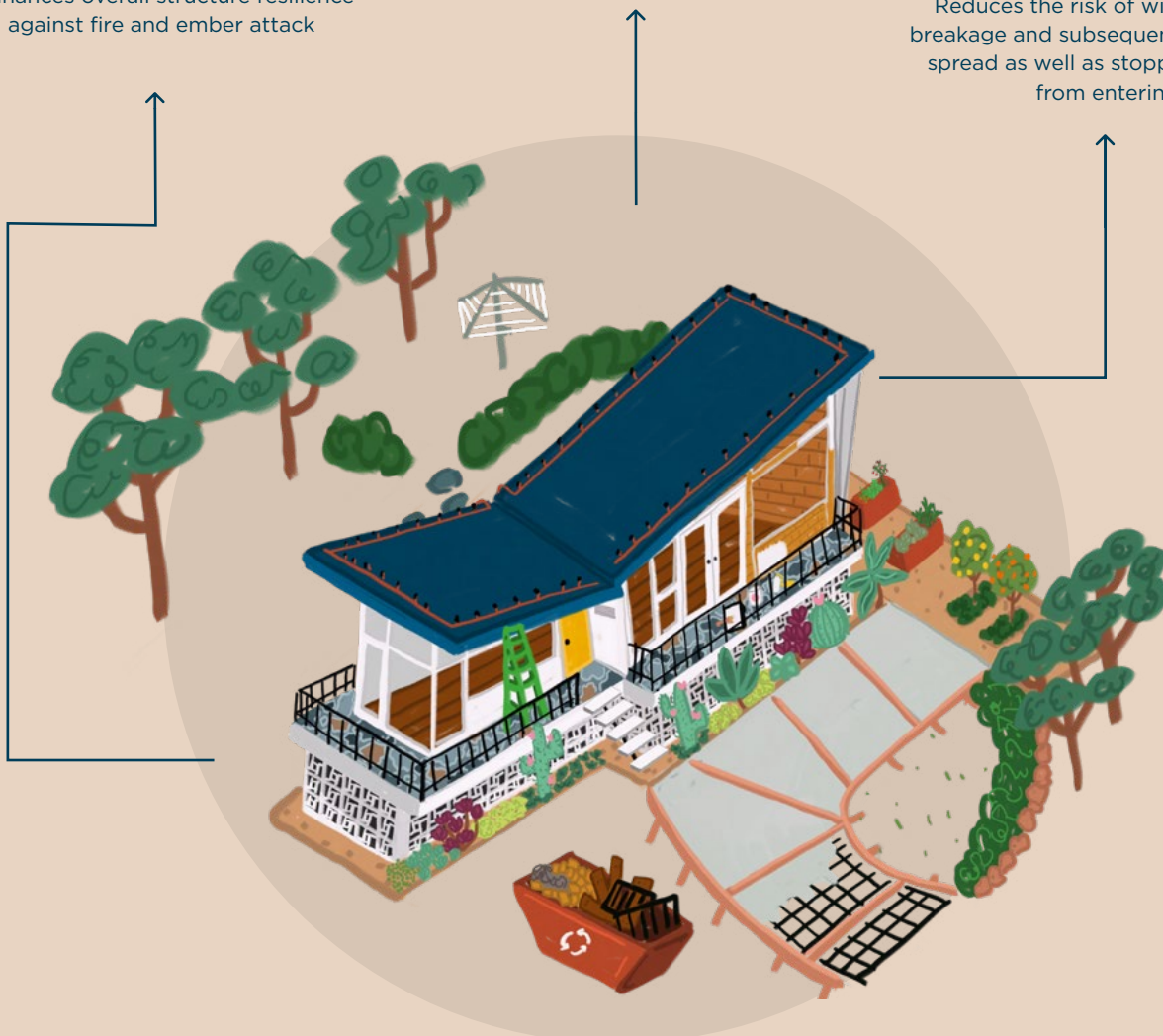
Install fire-resistant windows, doors, and frames

How

Use bushfire-resisting timber, metal, or metal-reinforced PVC-U for frames. Install toughened glass for windows less than 400mm from the ground. Fit screens to openable parts of windows. Use solid timber or non-combustible doors, or protect with screens

Why

Reduces the risk of window/door breakage and subsequent internal fire spread as well as stopping embers from entering



Key: Cost*: Very Low <\$1,000 Low \$1,000 - \$10,000 Medium >\$10,000 High >\$100,000

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Bushfire

Maintaining a resilient home and why it's important

Preparing for bushfires protects not only your property but also your personal safety and financial security. Regular maintenance and bushfire preparation can save lives. Simple actions like clearing gutters, creating defensible spaces, and ember-proofing your home significantly increase your property's safety during a bushfire.

When you've taken steps to protect your home, you can face bushfire warnings with greater confidence, knowing you've prepared well.

By maintaining your property and implementing bushfire resilience measures, you're likely to reduce potential damage and repair costs. This **may** also positively impact your insurance premiums and claims.

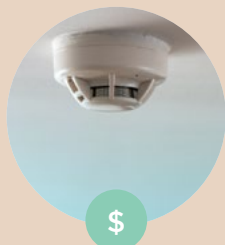
A well-prepared home is more resilient to bushfires. If impacted, you're likely to recover faster, minimising disruption to your family's life. When you prepare your property, you're helping your entire community. Well-prepared homes reduce strain on firefighting services during bushfires. Regular maintenance and bushfire preparation goes a long way to protecting your home into the future.

This section highlights some key actions for maintaining a bushfire resilient home and yard.

Actions to maintain a resilient home



These measures work together to create a comprehensive bushfire defence system. While some may seem costly, they're an investment in your home's safety and your peace of mind. Note, these are just some of the measures you could take.



Test and maintain smoke alarms

Regularly check all smoke alarms in your home

How

Ensure alarms are functioning correctly by testing them monthly

Why

Provides early fire detection and increases survival chances



Create and maintain ember-proof barriers

Install fine metal mesh screens on vents and seal any gaps

How

Focus on blocking potential ember entry points. Use metal mesh with apertures of 2mm or less to prevent embers from entering roof spaces and wall cavities

Why

Significantly reduces the risk of house loss



Maintain fire-resistant coatings

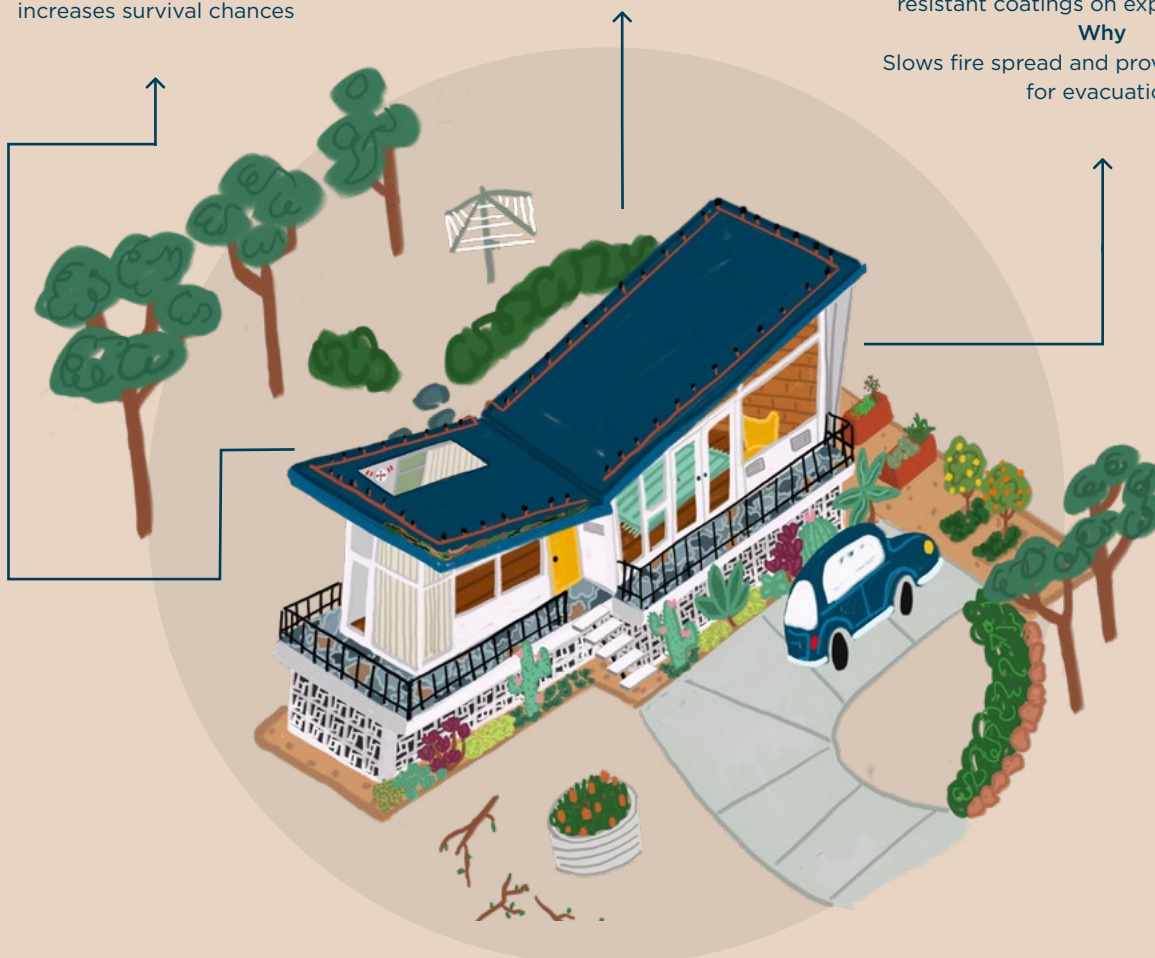
Apply and maintain intumescent coatings on metal and timber elements

How

Regularly inspect and reapply fire-resistant coatings on exposed surfaces

Why

Slows fire spread and provides more time for evacuation



Key: Cost*: Very Low <\$1,000 Low \$1,000 - \$10,000 Medium >\$10,000 High >\$100,000

*The additional cost of the measure over an option that just meets building code

Actions to maintain a resilient yard



Clear space around the home

Keep vegetation and grasses near your home to a minimum and use plants that are fire resistant

How

Remove debris and overhanging branches from around the home

Why

Reduces risk of spot fires starting close to buildings



Clean out gutters

Remove debris from gutters and downpipes

How

Regularly clear leaves, twigs, and other flammable materials

Why

Reduces fire risk and improves water flow



Install or retro-fit non-combustible structures

Replace or upgrade combustible exterior elements with non-combustible alternatives

How

Replace wooden decks, fences, or pergolas with non-combustible materials such as metal, concrete, or fire-resistant composite materials. For existing structures, consider applying fire-resistant coatings or treatments

Why

Significantly reduces the risk of fire spreading to your home and creates additional defensive barriers against bushfires. Costs can vary widely depending on the size and complexity of the structures being replaced or upgraded



Key: Cost*: Very Low <\$1,000 Low \$1,000 - \$10,000 Medium >\$10,000 High >\$100,000

**The additional cost of the measure over an option that just meets building code*

03.



Bushfire

What to do when there's an immediate bushfire threat

An immediate bushfire threat refers to a situation where a bushfire is imminent or already unfolding near your location. This is when your preparations are put to the test, and you need to act quickly to protect yourself, your family, and your property from the approaching fire.



Bushfire

Immediate Threat Checklist

Print this checklist to have on hand if you ever need it

If you need to prepare to evacuate:

- Monitor emergency broadcasts and warnings continuously
- Activate your bushfire survival plan
- Dress in protective clothing (long-sleeved shirts, long pants, sturdy shoes)
- Ensure your emergency kit is ready and accessible
- Charge mobile phones and have a battery-powered radio ready
- Keep pets inside and have carriers ready in case of evacuation

Last minute actions around the house to reduce potential damage:

- Close all windows and doors, block gaps with wet towel
- Fill containers, bathtubs, and sinks with water for drinking or other use
- Bring outdoor furniture, doormats, and other flammable items inside
- Turn off gas mains and pilot lights (leave electricity on for water pumps and sprinkler systems)
- Close all internal doors to slow fire spread if it enters the house
- Prepare wet blankets and towels for fire protection
- Move cars to a safe location, preferably in a cleared area
- Wet down the sides of buildings and areas close to the house
- Block downpipes and fill gutters with water
- If you have a sprinkler system, activate it



Remember:

Decide early whether or not you're going to evacuate or stay

Always follow emergency service instructions

Prioritise personal safety over property protection



Bushfire

Your Bushfire Emergency Evacuation Checklist

Print this checklist to have on hand if you ever need it

What to take:

- Your pre-packed bushfire survival kit
- Important documents (for example: ID insurance, medical info) in a fireproof container
- Medications and prescriptions (minimum 3 days worth)
- Phone, charger, and portable battery pack
- Cash and credit cards
- Keys (house and car)
- Change of clothes made of natural fibers
- Plenty of water (at least 3 litres per person)
- Collect pets and their supplies (including carriers)
- Wool blankets for protection against radiant heat
- Battery-powered radio for emergency broadcasts
- Goggles and face masks for smoke protection in case of evacuation

Check on vulnerable neighbours if safe to do so

Add your emergency contacts:



Remember:

Stay calm and alert

Act decisively and early - don't wait until the last minute.

Follow official instructions and your bushfire survival plan.

Safety first - leave early, well before the fire arrives.



Bushfire

Insurance

Why it's important to understand and regularly review your policy

Insurance is crucial for bushfire preparation. It ensures financial security and peace of mind.

Adequate coverage makes all the difference after a severe bushfire event, determining whether you recover or face financial trouble. Insurance enables you to rebuild, replace belongings, and cover living costs if you're displaced. Policies vary significantly, and details are vital for recovery. This applies to homeowners, renters, and those living in strata or body corporate properties.

This section covers:

- Why it's important to understand and regularly review your policy
- Insurance FAQs for homeowners
- Questions to ask your insurance company
- Advice on reviewing your insurance policy



Bushfire

Why it's important to understand and regularly review your policy

Underinsurance is common

Many Australians are underinsured, meaning their policies won't cover the full cost of rebuilding or replacing their home and contents. [The Insurance Council of Australia](#) estimates 80% of homeowners and renters are underinsured for their home and contents.

Changing risks

Climate change is altering the frequency and intensity of natural hazards in Australia. Areas previously considered low-risk may now face increased threats. Regular policy reviews increase the likelihood your coverage aligns with these evolving risks.

Home improvements

Renovations or additions to your home can increase its value and replacement cost. Without updating your policy, you might find yourself underinsured.

Policy changes

Insurers may modify terms, conditions, or exclusions in their policies. Regular reviews help you stay informed about any changes that could affect your coverage.

New coverage options

Insurance providers often introduce new products or coverage options that might better suit your needs or offer better value.

Peace of mind

Knowing exactly what's covered provides peace of mind. In the event of a disaster, you'll be clear on what support you can expect, allowing you to focus on safety and recovery.

Tailored protection

As your life circumstances change (for example: valuable new purchases, home-based business), your insurance needs to change too. Regular reviews ensure your policy evolves with your life.

Cost-effective protection

By understanding your policy, you can identify opportunities to reduce premiums through resilience measures. Many insurers offer discounts for home improvements that reduce risk.

Avoiding surprises

Insurance policies can be complex. Regular reviews and discussions with your insurer can help clarify any misunderstandings before they become issues during a claim.

Compliance with mortgage requirements

If you have a mortgage, your lender likely requires specific insurance coverage. Regular reviews ensure you remain compliant with these terms.





Bushfire

Insurance FAQs for homeowners

Q: Does my policy cover bushfire damage?

A: Most home and contents policies cover bushfire damage, but coverage can vary. Always check your policy details or ask your insurer for clarification.

Q: Will my insurance cover the full cost of rebuilding my home after a bushfire?

A: This depends on your policy type and the accuracy of the information you provided when taking out the policy. Some policies offer 'extended replacement cost' coverage, which may provide additional coverage above the sum insured, while others are strictly 'sum-insured' policies. It's crucial to ensure your sum-insured amount is adequate and that you've provided accurate information about your property to avoid potential shortfalls in coverage.

Q: What is underinsurance and why is it an issue?

A: Underinsurance occurs when your sum-insured amount is less than the actual cost to rebuild or replace your home and contents. This can result in significant out-of-pocket expenses if you need to make a claim. Regularly review and update your sum-insured amount to avoid underinsurance.

Q: How often should I review my insurance policy?

A: Review your policy annually, or whenever you make significant changes to your property, such as renovations or major purchases.

Q: Will my policy cover temporary accommodation if I'm displaced by a bushfire?

A: Many policies include temporary accommodation cover, but the extent and duration can vary. Some policies may cover a few months, while others might extend to a year or more. Check your policy or ask your insurer for specific details.





Bushfire

Insurance FAQs for homeowners

Q: What evidence should I compile now to support a potential future claim?

A: Take and regularly update photos or videos of your home's interior and exterior, including any valuable items. Keep receipts for major purchases and home improvements. Store these records in a safe, easily accessible place, ideally in both physical and digital formats.

Q: How can I ensure I'm engaging a quality builder for repairs after a bushfire?

A: If your claim is accepted, your insurer may have a list of approved builders and will manage the repairs for you. There may be circumstances where you choose to manage the repairs yourself – you should discuss this with your insurer and make sure if choosing your own builder, they are licensed, insured and experienced in post-bushfire repairs.

Q: What are the common reasons bushfire-related claims might only be partially accepted?

A: Bushfire-related claims are dependent on circumstances and policy coverage. Insurers may consider factors like sum-insured amounts, property maintenance, pre-existing defects and local bushfire regulations when the claim is being assessed.

Q: What changes do I need to inform my insurer about?

A: Notify your insurer about significant changes such as renovations, major purchases, changes in occupancy, or starting a home-based business. These can affect your coverage needs and premiums.

Q: Can I get insurance if I live in a high bushfire-risk area?

A: While it may be more challenging or expensive, insurance options are usually available. You might need to shop around.





Bushfire

Questions to confirm with your insurance company

Before contacting your insurer, we strongly recommend reviewing your Product Disclosure Statement (PDS) and policy documents. These contain valuable information about your coverage and can answer many of your questions. Once you've familiarised yourself with your policy, consider discussing the following points with your insurer to ensure you fully understand your coverage:

Insurance cover questions.

- How does my policy define "bushfire"?
- Does it cover ember attack and radiant heat damage?
- Are there any specific exclusions or limits related to bushfire coverage in my policy?
- How might implementing bushfire resilience measures affect my premium?
- Is there a waiting period for bushfire coverage after I purchase or modify my policy?
- Does my policy cover smoke damage to the interior of my home?
- What coverage is provided for outbuildings, fences, or other structures on my property?
- Are there any additional coverage options available for high bushfire risk areas?
- In the event of a rebuild, how does my policy handle upgrades required to meet current bushfire building codes?
- Can you explain the difference between 'sum-insured' and 'extended replacement cost' coverage in my policy?
- How can I ensure my sum-insured amount accurately reflects the potential rebuilding costs?

Insurance claims questions.

- Can you explain the claims process for bushfire damage?
- How does my policy address potential shortfalls in coverage in the event of extensive bushfire damage?
- What factors might lead to a partial settlement that doesn't cover the full cost of repairs or rebuilding?

Remember, taking the time to understand your policy before an event occurs can help ensure you have appropriate coverage and know what to expect in the event of a claim.





Bushfire

Advice on reviewing your insurance policy

□ **Sum insured (amount of cover)**

What to check

Is the amount enough to rebuild your home and replace all contents?

How to check

- Use online calculators provided by insurers or the [Insurance Council of Australia](#).
- Consider getting a professional valuation.

□ **Specific disaster coverage**

What to check

Are you covered for all relevant disasters (bushfire, flood, storm, cyclone)?

How to check

Review the 'Insured Events' section of your policy. Some perils might be optional extras.

□ **Definitions**

What to check

How does your insurer define key terms?

How to check

Look for a 'Definitions' section in your policy document.

□ **Exclusions and limits**

What to check

What isn't covered? Are there limits on specific items?

How to check

Look for sections titled 'Exclusions' or 'What we don't cover'.

□ **Excess (fixed amount you'll need to pay if you make a claim)**

What to check

What's your excess for different types of claims?

How to check

This is usually clearly stated in your policy schedule.

□ **Underinsurance risks (are you fully covered?)**

What to check

Does your policy have an 'averaging' or 'co-insurance' clause?

How to check

Look for these terms in your policy document, they can reduce your payout if you're underinsured.

□ **Building code compliance**

What to check

Does your policy cover the cost of meeting current building codes when rebuilding?

How to check

Look for terms like 'building code compliance' or 'extra costs of reinstatement'.

□ **Temporary accommodation**

What to check

Are you covered for temporary housing if your home becomes uninhabitable?

How to check

Look for 'temporary accommodation' or 'alternative living expenses' in your policy.

□ **Contents coverage**

What to check

Are valuable items adequately covered? Are items covered away from home?

How to check

Review your contents list. Look for subsections on valuables or portable contents.

□ **Policy discounts**

What to check

Are you eligible for any discounts (for example: for security systems, disaster preparedness measures)?

How to check

Ask your insurer directly about available discounts.

□ **Premium payment options**

What to check

Can you save by paying annually instead of monthly?

How to check

Compare the total cost of monthly payments to the annual premium.

□ **No claim bonus (discount for not making a claim)**

What to check

Do you have a no claim bonus? How is it protected?

How to check

This should be stated in your policy schedule or renewal notice.

Remember, insurance policies can be complex. If you're unsure about any aspect of your coverage, don't hesitate to contact your insurer or consider consulting with an insurance broker accredited by the National Insurance Brokers Association (NIBA). By thoroughly reviewing these aspects of your policy, you're more likely to have adequate coverage that provides the best value for your specific circumstances.

By investing time and resources in bushfire resilience, you're not just protecting your own property – you're contributing to the overall safety and resilience of your community.

www.nema.gov.au



Other documents in this series



Flood



Storm
and cyclone

