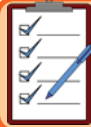




As a homeowner in a bushfire prone area, you should prepare a household action plan so you and your family know what to do to stay safe and protect your property if a bushfire starts. You should also contact your local fire service and follow any guidelines they provide on preparing for a bushfire. Leaving early is always the safest option if bushfire danger ratings are very high or above.

If you have damage to your home from bushfire, call us on 1300 552 662 to lodge your claim. Alternatively submit a claim form online at www.dsh.gov.au or email us at dsh@dva.gov.au.



CREATE A BUSHFIRE PLAN - You can find a guide on the [Australian Red Cross](http://www.redcross.org.au) website to help you make an Emergency Plan. Make sure everyone knows the plan and whether you will stay or evacuate. Decide what the trigger will be to evacuate. Check your insurance policies and make plans for pets or livestock.



ACT EARLY - Even if you haven't received a warning, leaving early is the safest option to protect yourself and your family when bushfire threatens.



CHECK YOUR EMERGENCY KIT - Ensure you have an emergency kit ready. It should contain essentials you will need to help you survive in a disaster. Keep it in an easily accessible location along with your emergency plan. Also have an evacuation kit ready in case you are evacuated.



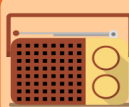
ENSURE EVERYONE HAS PROTECTIVE CLOTHING - Everyone should have the following protective clothing made from natural fabrics such as cotton or wool - long sleeved shirt, long trousers, sturdy boots and woollen socks, wide brimmed hat, work gloves, goggles and a P2 mask.



KNOW YOUR DAILY FIRE DANGER RATING - The Fire Danger Rating predicts fire behaviour and how dangerous it would be to put out. The higher the rating, the more dangerous the conditions.



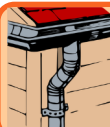
PLAN TO LEAVE ON DAYS WITH SEVERE, EXTREME OR CATASTROPHIC FIRE RATING - Fire will be uncontrollable and fast moving under these conditions. If a fire starts on these days, leave early, decide where to go and how to get there. Advise friends and family.



STAY INFORMED - Stay informed by monitoring conditions outside and tuning into ABC local radio for updates. The Bureau of Meteorology issues the Fire Danger Rating after 4pm for the next day. Install the smartphone "Fires Near Me" App. Check that neighbours know about warnings.



PREPARE YOUR PROPERTY FOR FIRE BEFORE FIRE SEASON STARTS - Create fuel breaks around your property to reduce your risk. Mow grass and remove anything flammable- firewood, rubbish, weeds, garden furniture and mats - from around your home and fence line.



CLEAR TWIGS AND DEBRIS FROM YOUR GUTTERING AND ROOF - You will need to maintain these throughout the Bushfire Season.



HAVE A BACKUP PLAN - What if things don't go to plan? Identify a safer location such as a well-prepared neighbour or place of last resort. Consider unexpected events such as if someone is home alone, if the fire moves faster than expected or if phone lines or power are down.