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Check your home insurance: Are you covered to rebuild to new bushfire standard?

People living in bushfire prone areas are being urged by the Victorian Building Authority (VBA) to check that their home insurance policy takes into account all rebuilding costs, including those associated with meeting the national building code introduced after the 2009 Black Saturday bushfires.

Jarrod Edwards, VBA Director of Technical and Regulation, said that with the hot and fiery start to the New Year bearing out forecasts of a high bushfire risk summer it was vital for people to not only prepare their property for possible bushfire attack and finalise their Bushfire Survival Plan, but to double-check their insurance cover.

“The last thing you need in the devastating event of losing your home in a bushfire is to discover that your insurance policy does not cover all the costs associated with rebuilding,” Mr Edwards said.

“Following the tragic bushfires of February 2009, new building regulations were introduced nationally that require building, renovating or rebuilding works in bushfire prone areas to comply with the bushfire protection measures in Australian Standard 3959-2009 (AS 3959).

“The houses rebuilt to meet the requirements within a specific Bushfire Attack Level (BAL) can be expected to cost more than the original, so this needs to be factored in to the amount of insurance cover taken out.”

A 2014 Newspoll survey conducted for insurance company AAMI found that only 22 per cent of Victorians living in an area of bushfire risk had contacted their insurer to check or update their home and contents cover. In addition, 16 per cent of home owners surveyed said they did not have full insurance cover for rebuilding their house in the event of a natural disaster, such as a bushfire.

Another report, by the Insurance Council of Australia in 2013, revealed that 14 per cent people living in high fire danger areas was unsure whether their building insurance covered them against bushfires.

“By talking to a registered building practitioner about the mandatory design features and building material requirements of the BAL rating for their home, people in bushfire prone areas can make informed decisions and adjust the level of insurance cover before a disaster occurs,” Mr Edwards said. “They should also consult their insurance provider about the adequacy of their level of cover.

“The bushfire building regulations are designed to ensure houses built in bushfire-prone areas are constructed in such a way as to maximise the safety and security of people and property in the event of a bushfire.”

For information on protecting your home from bushfire, visit the ‘A-Z of Building’ section of the VBA website and search ‘Bushfire’. Further information can be found in A guide to retrofit your home for better protection from a bushfire, which can be downloaded from the Building Consumer Resources section of the VBA website.

The Country Fire Authority (CFA) Fire Ready Kit can be downloaded from www.cfa.vic.gov.au or the Victorian Bushfire Information Line can be contacted on 1800 240 667 for more information.

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