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## Lack of preparation flies in the face of storm season concerns

New RACQ research has revealed nearly two thirds (63%) of Queenslanders are concerned about being impacted by severe storms and flooding, but many aren't taking appropriate steps to prepare.

As the State faces another unpredictable season of wild weather, RACQ's *Attitudes Towards Storm Season Report* found 64% of Queenslanders live in, or close to, areas prone to severe storms and cyclones, yet less than half have an emergency kit (40%) or emergency plan (46%) ready for when disaster strikes.

The report also found four in five Queenslanders said they would know what to do if a severe storm or flood was going to impact their property, however almost a third wouldn't know how to respond in the face of a bushfire.

RACQ Group Executive Insurance Trent Sayers said while respondents admitted to taking proactive steps to get ready for storm season, most only carried out last minute activities and didn't focus on early preparation.

"Relocating their vehicle to a safe area (70%) and securing loose outdoor items (63%) are seen as the top priorities when preparing for storm season," Mr Sayers said.

"While these tasks are important to reduce damage, people should be thinking further ahead. Cleaning gutters and downpipes, carrying out home repairs and maintenance, and having an emergency kit and plan in place, well in advance, is crucial to making your property and family more resilient to severe weather events.

"We've already seen glimpses of what's in store for us this storm season, so it's important for those households who haven't yet given it much thought, to act now, and not wait until the storm has arrived, because that's too late."

Mr Sayers said living in Australia's most disaster-impacted state, it was vital Queenslanders didn't become complacent.

"Concerningly, one in three surveyed said their home was either not insured, they didn't know their sum-insured value, or didn't think their insurance would cover rebuilding costs in today's market," he said.

"It's important to understand what you're covered for in your insurance policy. RACQ Home Insurance includes flood, storm, and hail as standard\*, but other insurers may be different.

"If you are affected by a severe weather event, it's important to lodge your claim online as soon as you can – the earlier we have your detail the sooner we can assist."

RACQ is Queensland's largest club and peak independent motoring organisation. We were formed in 1905 to represent the interests of the State's first motorists and today campaign for safer drivers, vehicles and roads on behalf of more than 1.7 million members who own the Club. We offer those members a vast range of motoring, insurance, banking, entertainment and travel services and benefits, and each year respond to more than a million calls for roadside assistance.

Mr Sayers said another common misconception is that insurance will cover repairs following a weather event, even if the damage is linked to a maintenance-related issue.

“People need to stay on top of their home maintenance, for example checking their roof tiles aren’t cracked and there isn’t loose sheeting or rotting timber.”

For Queenslanders struggling to find the motivation to get ready for storm season, Decida behavioural economist Phil Slade said there were some simple ways to help people kick-start preparations.

“A good trick of the mind is to bring the timeframe forward by asking yourself, what if a storm hit tomorrow, or this afternoon, am I ready?” Mr Slade said.

“It’s also beneficial to ask yourself, if there was something you didn’t do and it had an impact on someone else, how would it make you feel? Equally, if your neighbour’s lack of preparation impacted you, how would it make you feel?”

“Make a simple list of things you can do to be ready for storm season and start the conversation with others to get their views, because when we share ideas, it helps to motivate each other.”

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