

Disaster preparation

Your storm and cyclone resilient home

Your guide to building, maintaining and insuring a resilient home





Introduction to storm and cyclone resilience

Storms and cyclones are powerful natural events that affect both coastal and inland areas. With climate change, these events are becoming more frequent and unpredictable. It's crucial for everyone to prepare as storms and cyclones can change direction and intensity with little warning. They bring strong winds, heavy rain, high waves, and dangerous lightning. This makes them a major threat to many Australian communities.

Understanding storms and cyclones and protecting your property is vital. A resilient home reduces damage risk, ensures personal and household safety, and aids emergency services.



Storm and cyclone

This guide covers:

01.

What to consider when you're building or renovating

pages 04-06

02.

Maintaining a storm and cyclone resilient home

pages 07-09

03.

What to do if there's an imminent threat of a storm or cyclone

pages 10-12

04.

Insurance considerations including reviewing and understanding your policy

pages 13-18

Investing in storm and cyclone 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](#).



Storm and cyclone

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.

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 storm and cyclone resilient home

In storm and cyclone areas, build or renovate with resilience in mind. Smart choices and strong designs are key. They protect your home and loved ones.

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

National Resilience Action Library

The National Resilience Action Library (NRAL) is now available on the NEMA website and delivers a comprehensive public collection of evidence-based risk mitigation activities for flood, cyclones and bushfires. The NRAL ensures that property owners, renters, communities and all levels of government have readily available advice on best practice mitigation measures and actions they can undertake to reduce the risk to their homes. NEMA has worked with the University of Queensland and James Cook University to deliver the underlying information on mitigation actions, based on sound research.

Building or renovating a resilient home



These measures work together to create a comprehensive storm/cyclone 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.



Reinforced roof structure

Implement a cyclone-resistant roof design

How

Use a hip roof design with appropriate pitch, strong tie-downs, and cyclone-rated materials. Consider a simple roof profile to avoid the complexity of sealing the sides and top of the valley gutter against wind-driven rain

Why

Dramatically reduces the risk of roof loss during high winds and protects against additional water ingress and water damage



Enhanced door systems

Install solid-core doors with reinforced frames and multi-point locks

How

Use doors and frames rated for high wind pressures

Why

Prevents door failure, a common point of building envelope breach. Can also protect against damage from wind-driven rain entering the property



Impact-resistant windows

Install high-impact windows or shutters

How

Use laminated glass windows or add storm shutters. Install 14mm thick plywood shutters on windows and glass sliding doors

Why

Protects against flying debris and prevents internal pressure build-up, minimising the chance of structural damage (for example: roof blowing off)



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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Wind-resistant exterior features

Select or redesign exterior elements

How

Use wind-rated claddings, gutters, and downpipes; secure or redesign soffits

Why

Minimises storm damage from becoming dangerous projectiles



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Reinforced garage doors

Install wind-rated garage doors or bracing systems for existing garage doors

How

Use doors designed to withstand high wind pressures, with enhanced bracing and tracking. Alternatively, reinforce garage doors with a bracing system.

Alternatively, reinforce garage doors with a bracing system.

Why

Prevents garage door failure, which can lead to catastrophic building damage



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Secure connections

Ensure strong connections between all building elements

How

Use cyclone ties, bolts, and straps to connect roof to walls, walls to floor, and floor to foundations

Why

Creates a continuous load path to transfer wind forces safely to the ground



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Wind-resistant landscaping

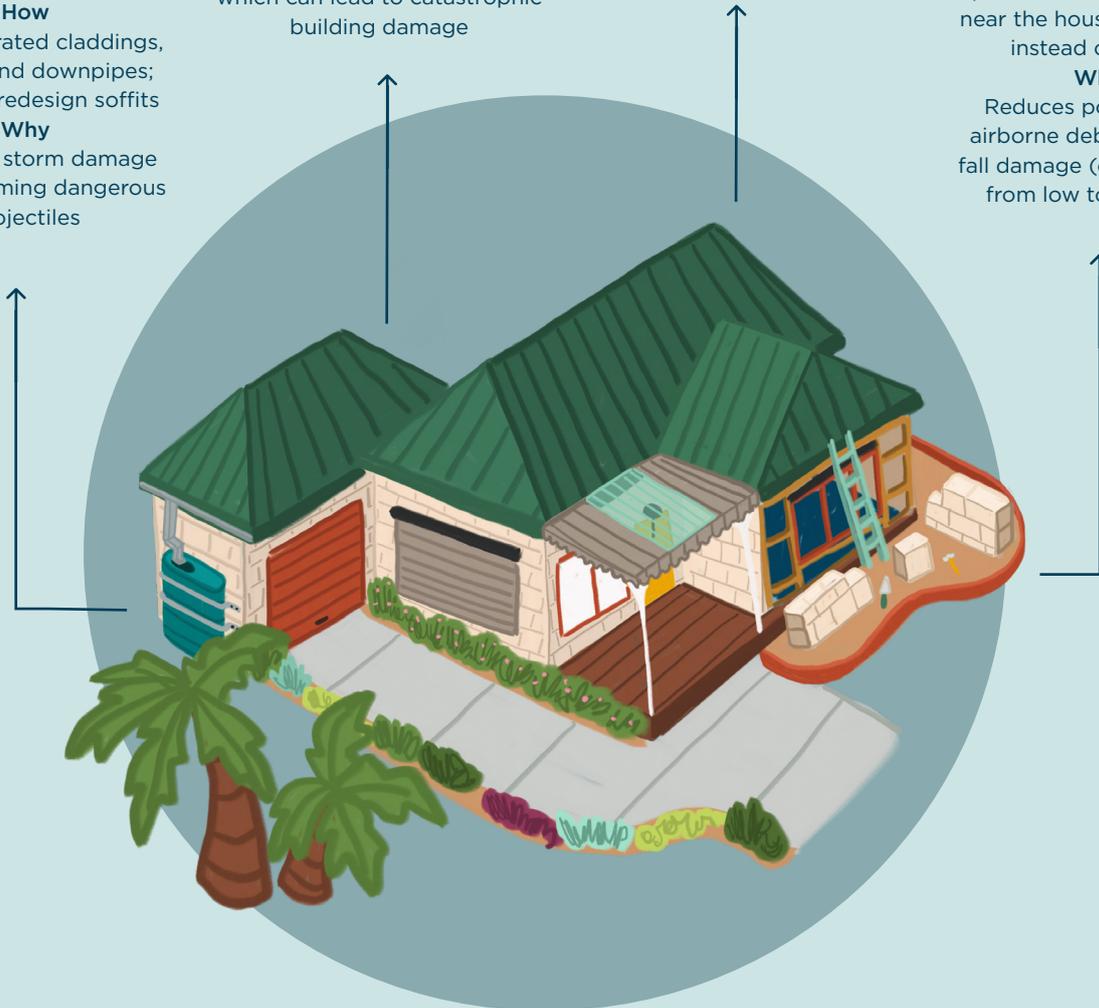
Design landscape to minimise wind impact

How

Choose wind-resistant plants, avoid large trees near the house, use gravel instead of mulch

Why

Reduces potential for airborne debris and tree fall damage (cost can vary from low to medium)



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

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Storm and cyclone

Maintaining a resilient home and why it's important

Getting ready for storms and cyclones protects your home, family, and finances. Simple steps, like securing loose items and checking drainage can help a lot. After taking these steps, you can face storms with confidence. This preparation cuts damage and repair costs and may have an impact on your insurance premium.

A ready home takes storms better and bounces back quicker. When you prepare, you also help your community. This reduces the load on emergency services. Regular upkeep and storm preparation to keep your home safe for years.

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

Regular maintenance tasks



These measures work together to create a comprehensive storm/cyclone 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.



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Trim overhanging trees

Cut back tree branches that extend over your roof or are within six metres of the house

How

Regularly prune trees near the house, especially before cyclone season

Why

Reduces risk of falling branches, decreases debris accumulation



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Clean out gutters

Remove leaves, twigs, and debris from gutters and downpipes

How

Regularly clear all roof drainage systems, especially before cyclone season

Why

Prevents water overflow, reduces gutter damage. Can often be done yourself with basic tools



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Clear property of potential wind-borne debris

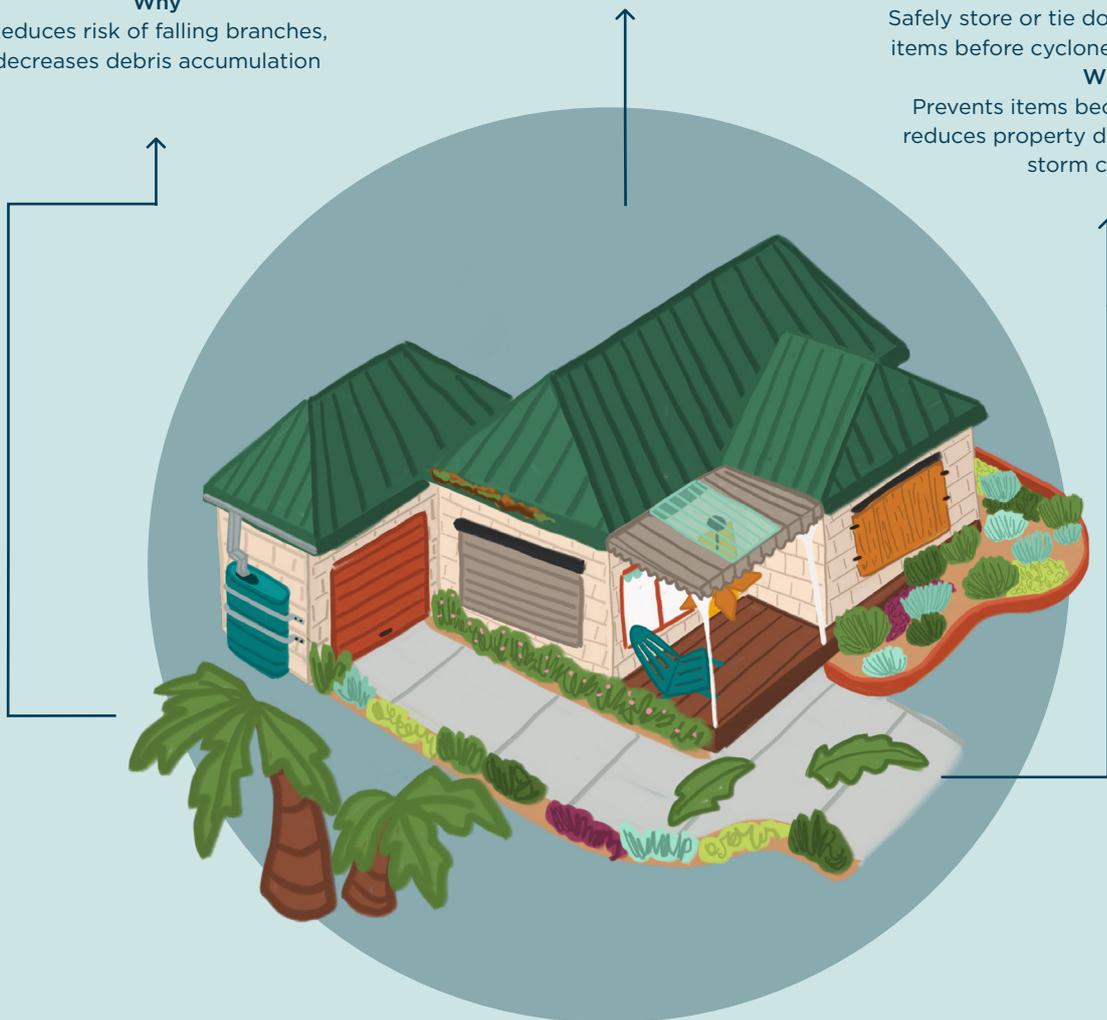
Store or secure outdoor furniture, toys, tools, and other loose items

How

Safely store or tie down all loose outdoor items before cyclone season or warnings

Why

Prevents items becoming projectiles, reduces property damage, eases post-storm clean-up



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

Regular maintenance tasks



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Add bracing to garage doors

Install additional supports to reinforce garage doors against high winds

How

Add bracing to strengthen garage doors, improving their resistance to wind pressure. Requires purchase of bracing kit and possible professional installation

Why

Prevents garage door failure, protects stored items, maintains house integrity



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Prepare and install plywood or sheet wood window covers

Prepare custom-cut plywood or sheet wood panels for each window and install before a storm

How

Measure each window and cut 5/8-inch or 3/4-inch exterior grade plywood to fit. Pre-drill holes for fast installation. Store in a dry place and label for each window. Costs include materials and tools, potentially higher if professionally prepared

Why

Provides robust protection against flying debris, prevents water ingress, and reduces risk of structural damage



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.



Storm and cyclone

What to do when there's an immediate storm or cyclone threat

An immediate storm or cyclone threat refers to a situation where severe weather 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 storm or cyclone.



Storm and cyclone

Immediate Threat Checklist

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

If you need to prepare to evacuate:

- Monitor 'local' warnings to direct people to the most correct info
- Activate your storm/cyclone survival plan
- Dress in protective clothing (for example: sturdy shoes, waterproof jacket)
- 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:

- Clear gutters and secure any loose items around the house
- Close and lock all windows and doors, ensure all shutters are properly installed
- Fill containers, bathtubs, and sinks with clean water for drinking or other use
- Bring outdoor furniture, toys, and other potential projectiles inside
- Turn off gas mains and unplug electrical appliances
- Close all internal doors to minimise wind damage if the structure is breached
- Prepare your safe room with emergency supplies (for example: water, non-perishable food, flashlights, batteries, radio)
- Move vehicles to higher ground or a secure shelter, if possible
- If you have time, reinforce doors and windows with pre-cut plywood sheets
- Disconnect downpipes if they feed into the stormwater system, allowing gutters to overflow freely
- If you have a generator, ensure it's fueled and ready, but only operate it in a well-ventilated area after the storm has passed
- Securely tie down caravans and boats
- Remove blades from outdoor ceiling fans



Remember:

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

Always follow emergency service instructions.

Prioritise personal safety over property protection.



Storm and cyclone

Your Storm and Cyclone Emergency Evacuation Checklist

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

What to take:

- Your pre-packed storm/cyclone survival kit
 - Important documents (for example: ID, insurance, medical info) in a waterproof 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 (including warm, dry layers)
 - Plenty of water (at least 3 litres per person)
 - Collect pets and their supplies (including carriers)
 - Waterproof ponchos or rain gear
 - Battery-powered radio for emergency broadcasts
 - Protective clothing (sturdy shoes, waterproof jacket)
 - Flashlights and extra batteries
- Check on vulnerable neighbours if safe to do so**



Remember:

Stay calm and alert

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

Follow official instructions and your storm and cyclone survival plan

Safety first - leave early, well before the storm or cyclone arrives

Add your emergency contacts:



Storm and cyclone

Insurance

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

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

Adequate coverage makes all the difference after a severe weather 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 section covers:

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



Storm and cyclone

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 that 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 (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 may 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.





Storm and cyclone

Insurance FAQs for homeowners

Q: Does my policy cover storm or cyclone damage?

A: Most home and contents policies cover storm or cyclone 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 storm or cyclone?

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 storm or cyclone?

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.





Storm and cyclone

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 storm or cyclone?

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-storm/cyclone repairs.

Q: What are common reasons storm/cyclone-related claims might only be partially accepted?

A: Storm/cyclone-related claims are dependent on circumstances and policy coverage. Insurers may consider factors like sum-insured amounts, property maintenance, pre-existing defects and local storm or cyclone 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 storm/cyclone-risk area?

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





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:

- How does the government's cyclone reinsurance pool affect my insurance?
- Are there specific requirements for homes in cyclone-prone areas to be eligible for coverage?
- How do you define "storm damage" and what specific events are covered?
- Are there any exclusions for storm surge or actions of the sea?
- What additional coverage options are available for storm or cyclone related flood protection?
- How can I reduce my premiums by making my home more resilient to storms and cyclones?
- What is the claims process for storm and cyclone damage?
- Do you offer any specific policies or add-ons for homes in high-risk storm or cyclone areas?

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





Storm and cyclone

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 storm and cyclone 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



Bushfire



Flood

