

Masterpiece

Protecting your home from bushfire

CHUBB®



Bushfires cause serious loss of life and destruction of property in Australia each year. The combination of vegetation, topography and hot summers make Australia one of the most bushfire prone areas in the world. Following a number of major bushfire disasters over the past 25 years, culminating in the tragic Black Saturday bushfires in Victoria in 2009, Australians have become aware of the devastating affects of bushfire.

Thankfully, out of all the devastation, a vigorous prevention campaign has emerged, educating us on how we can all make our homes safer. Australian Standards in relation to building design & construction materials

used in bushfire prone areas ensure minimum standards apply to all new residences and alterations to existing residences in these areas. For more information in relation to these standards refer to AS3959-2009 and the Building Code of Australia 2010.

Burning embers blown ahead of a bushfire are the most common cause of bushfires igniting houses and causing damage. Below are some helpful hints to prepare your home for a bushfire and to reduce the damaging impact of burning embers.

- Remove dead trees and bushes from your property.
- Prune trees annually and remove all limbs that overhang your roof.
- Clear away native vegetation around fences and under your house.
- Mow your grass regularly and always rake up dry leaves and twigs.
- Maintain the watering of garden beds that surround the house during summer.
- Check that your gutters are clear of leaf litter prior to and during summer.
- Install sturdy aluminium framed fly screens to timber framed windows.
- Taps should be located so that all parts of the house can be reached by the end of a hose.
- A swimming pool can be used as a water supply. Alternatively, if you don't have a pool you should install a water tank. A portable diesel fuel pump with sufficient length of hose to access to all sides of your home is the most effective way of utilising this water supply. Electric and petrol pumps are prone to breakdown in extreme temperatures.
- Have a prepared bushfire plan and stick to it. The decision to stay with your home or evacuate should be made prior to the bushfire danger period. Avoid making last minute unplanned decisions. If you decide to

stay, ensure that you have followed the above housekeeping practices and have the necessary equipment to protect your home.

- We recommend that you contact your local fire brigade for further advice on protecting your home from bushfire.

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs more than 30,000 people worldwide.

Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages, including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities, as well as Accident & Health insurance, to a broad client base, including many of the country's largest companies. Chubb also serves successful individuals with substantial assets to protect and individuals purchasing travel and personal accident insurance. With five branches and more than 800 staff in Australia, it has a wealth of local expertise backed by its global reach and breadth of resources.

More information can be found at www.chubb.com/au.

Contact Us

Chubb Insurance Australia Limited
ABN: 23 001 642 020 AFSL: 239687

Grosvenor Place
Level 38, 225 George Street
Sydney NSW 2000
O +61 2 9335 3200
F +61 2 9335 3411
www.chubb.com/au

Chubb. Insured.SM