



# Are you storm ready?

A storm emergency plan for strata communities compiled by Strata Community Insurance.

## INSURANCE

- Find out what is included in your insurance policy and ensure your building is covered for all weather-related events. Engage in a risk assessment with your Body Corporate Manager to make sure your Building Sum Insured covers the full replacement value of the strata building. In Queensland, a valuation for insurance purposes is required at least every five years.

## BE PREPARED

- Familiarise yourself with your local council's flood emergency plan and have an evacuation strategy, including safest exits, meeting points and best communication methods.
- Ensure all windows and doors are properly sealed and secure.
- Identify the strongest room in your home to shelter in during storms and cyclones.
- Know when and how to turn off main supply for water, power and gas.
- Prepare an emergency kit that includes essential items such as non-perishable food, water, flashlights, batteries, a first-aid kit and necessary medications.
- Make digital copies of important documents such as insurance policies, identification, and property records. Store the copies in a secure, waterproof location or use cloud storage.

## COMMON AREAS The Body Corporate must make sure that all common areas are maintained, and state and local government safety rules are followed.

- The roof should be well maintained and checked regularly. A damaged roof could lead to water leakage during heavy rainfall and high winds.
- Gutters, downpipes and drains should be clear of debris to allow for proper water drainage.
- Trim trees and shrubs that overhang property or threaten powerlines. Any dead trees or branches should be removed.
- Secure or store all outdoor items from your balcony or common area that could be picked up by high winds and cause damage. This includes items such as outdoor furniture, pot plants, garbage bins and trampolines.

## OTHER THINGS TO CONSIDER

- Protect your electronic devices from power surges by using surge protectors or installing an uninterrupted power supply unit (UPS).
- Keep a list of emergency contact numbers.
- Invest in a generator to provide backup power during an extended power outage.

## AFTER A STORM

- Enquire with other residents to see if they are okay.
- Take note of any building damage and, if internal, in what room and unit number (e.g., ceiling in lounge room in unit 1).
- In most cases it is best if the owner or the body corporate committee discusses the claim with their strata manager, or broker, in the first instance. Strata Community Insurance will work with you and the strata manager, or broker, through the claims process. Through our strength of experience this is the most efficient use of everyone's time, and it makes best use of everyone's experience.

## EMERGENCY CONTACT NUMBERS:

- Queensland State Emergency Service (SES) - **132 500**
- Updates and detailed information can be found at - **[www.qfes.qld.gov.au](http://www.qfes.qld.gov.au)**
- If the situation is a Life-Threatening Emergency, always call - **000**