

PROTECTING THE NORTH

An Insurance Affordability and Cyclone Resilience Policy Proposal



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Executive Summary

Suncorp is committed to ensuring all Australians regardless of where they live can access affordable insurance to protect their home, car and business.

Suncorp's *Protecting the North* package is a set of meaningful reforms that could help lower risk and alleviate pressures on premiums in Northern Australia.

Specifically, we call on the following actions from state and federal governments:

- Address the high level of taxes on home insurance premiums through both GST and stamp duty.
- Ensure funding, either direct federal and state funding, or through the Northern Australian Infrastructure Fund concessional loan program, for both homeowner and community mitigation projects.
- Address the high strata premiums through improved disclosure of commissions as well as starting the strata title engineering assessment scheme.
- Ensure that state government works with councils to properly plan for climate impacts along the coastline.
- To bring together federal, state, councils and community organisations to devise a community awareness strategy that educates northern Australians on their individual risk and the mitigation strategies they can undertake to protect their homes.

Finally, Suncorp is committed to northern Australia and will continue to invest in products and strategies that help northern Australians to protect their assets. These initiatives are listed in the report.

Introduction

Changing climate patterns mean that cyclone risk and associated flood risk in northern Australia will increase over time. Action can be taken to minimise this risk but it requires all parties working together to drive a solution. The solution is a combination of resilience building, including reform of building codes and planning laws, as well as tax relief, and education.

Suncorp's *Protecting the North* package is a set of actions that could be undertaken by governments, industry and the community to improve insurance affordability in cyclone-prone areas. At the heart of the policy are practical measures to tackle insurance affordability by reducing cyclone risk and rewarding mitigation activities that strengthen homes and communities.

Suncorp has been leading this important work and has made significant inroads. However, collective action is now needed to ensure that confidence is maintained in northern Australia, and that those who live and work in the region, do so safely and affordably. This policy proposal steps through activities and responsibilities that each party could undertake as part of the *Protecting the North* initiative.

Suncorp's Protecting The North Activities

Protecting the North commenced in 2014 with a research program conducted in partnership with the Cyclone Testing Station (CTS) at Townsville's James Cook University (JCU), aimed at better understanding cyclone impacts.

Evidence-based findings were then applied by Suncorp with the introduction of a range of insurance and banking products and initiatives to incentivise home owners to embrace mitigation strategies that would ensure stronger, more resilient homes.

As an acknowledgement to those customers who strengthened their windows, roofs and garages, Suncorp introduced the award-winning Cyclone Resilience Benefit. This Benefit delivers lower premiums as a result of customers implementing cyclone-resilient measures. Additionally, we launched an innovative and competitive strata insurance product, and low-interest personal loans for mitigation activities.

The *Protecting the North* program is ongoing with further research underway with the CTS which will drive additional streams of work, particularly around strata.



1. Suncorp

1.1 EXISTING INITIATIVES

The core features of *Protecting the North* include:

Cyclone Resilience Benefit (CRB)

In March 2016, Suncorp Insurance launched the CRB which rewards customers in North Queensland with premium reductions of up to 20 per cent for making their homes more cyclone resilient. This initiative was developed using extensive claims analysis and research in partnership with the Cyclone Testing Station (CTS) at James Cook University (JCU).

The project identified five key measures that make a demonstrable difference to a property's ability to withstand the impacts of cyclones. More than 40,000 Suncorp customers in North Queensland have now received an insurance premium reduction for different features and upgrades, from basic home maintenance to roof upgrades. This has sent a strong price signal to the market that reducing cyclone risk makes premiums more affordable.

A claims analysis conducted following Cyclone Debbie found that customers who reported CRB measures and features were less likely to lodge a large insurance claim. This clearly demonstrates that mitigation measures protect the home owner and their families during high-wind speed events. Such is this program's success, other insurers have followed Suncorp's lead and introduced similar rewards.

Small Strata

In April 2015, Suncorp released a new strata insurance product into the market. The product is designed to provide cover for small residential strata titled properties, community titled properties or residential properties associated with a body corporate or owner's corporation (up to 10 units or \$5 million sum insured). As smaller strata properties carry a simpler risk profile than larger buildings, the product can be sold directly from Suncorp call centres and online without intermediary services. The direct channels make the product approximately 20 per cent cheaper than competitors. Since the launch, around 3,500 Suncorp strata insurance policies have been sold, covering approximately 10,000 individual units.

Resilience Improvements

The strata insurance product contains an industry-first resilience feature which supports customers to enhance their building's resilience. When the policyholder is making a large claim, Suncorp contributes up to \$10,000 to the net costs associated with building enhancements (such as cyclone-rated shutters and wind resistant roller door bracing).

Low Income Insurance

In September 2015, Suncorp teamed up with Good Shepherd Microfinance to roll out an insurance product that provides low-income earners with contents and motor cover from as little as \$4 a week. The award-winning *Essentials by AAI* was created to provide better access to affordable, easy-to-understand products via a trusted network of providers. Currently more than 3,000 financially-valuable Australians have an *Essentials by AAI* policy.

Protecting the North Bank Loan

Suncorp now provides a no-fee, low-interest bank loan designed to help North Queensland customers finance mitigation improvements made to their homes to make them more resilient to cyclone damage. The low-cost personal loan features an interest rate of 4.99 per cent per annum and Suncorp waives all establishment and account keeping fees.

Cyclone Ready Streets

Suncorp initiated the Cyclone Ready Streets program to raise awareness and promote behavioural change toward improved community preparedness for cyclones. Claims data analysis from Cyclone Yasi indicated a concerning level of complacency in the North Queensland community showing that nine out of ten claims involved damage that was small and largely preventable. Working in conjunction with the Townsville City Council (TCC), Suncorp launched the program on Cyclone Sunday which is held each year, as a call to action to prepare for cyclone season. In the pilot, Suncorp and TCC saw many neighborhoods and hundreds of households participating in this program. Importantly, basic, regular maintenance, such as the actions encouraged in the campaign, is one of the measures Suncorp rewards as part of its CRB.

(see Attachment B).

1.2 NEW INITIATIVES

Expansion of the Cyclone Resilience Benefit

Understanding the impacts cyclones have on homes in North Queensland is a continual learning process. Ground-breaking research has uncovered common vulnerabilities in housing stock during heavy, cyclonic winds, and the options to reduce impacts. These Australian-first findings have paved the way for the current iteration of the CRB which has been in the market since early 2016.

Through its partnership with the CTS, Suncorp is currently researching further practical improvements and retrofit opportunities that may improve resilience, which, in turn, could be rewarded under an expanded Benefit and reduced premiums.

A jointly funded research project with IAG examined claims generated after cyclones Marcia (Central Queensland) and Debbie (Whitsunday region), and looked specifically at water damage, wind-driven rain, and strata properties in North Queensland.

As part of this research, JCU uncovered significant gaps in the current building standards. There had been no regulatory specification for fixings of flashing for either minimising water ingress or failure of flashings. As a result, water ingress has been shown to be a major driver of insurance claims after a weather event. This deficiency has now been addressed in a recent amendment to the standards.

Similarly, better designed, constructed, and fitted glass doors and windows would significantly reduce the risk of damage from wind-driven rain. Furthermore, the research unearthed a simple but effective method for homeowners to stop water coming in through windows and screen doors using just duct tape and plastic sheeting such as garbage bags (see Attachment C).

Introduce a Cyclone Resilience Benefit for strata buildings

Suncorp is analysing the report from the CTS study to assess the potential of a CRB that could deliver affordability relief for strata buildings. Findings could recommend different mitigation actions for strata than the previous home claims analysis.

Suncorp will assess the effectiveness of any mitigation actions in reducing the likelihood of cyclone claims in making a decision whether to develop a new benefit for strata.

Build To Last - Retrofit Design Competition

Suncorp is investigating the feasibility of a national Build to Last retrofit design competition to bring the building and engineering industries together, champion best practice in retrofit building methods and products, and help position North Queensland as a centre of excellence in cyclone resilience.

The competition will identify, foster and develop smart, innovative and effective resilience solutions (e.g. low-cost re-roofing solution) to common drivers of cyclone claims.

The Build to Last retrofit design competition has several objectives, including:

- Identifying low-cost, attractive building retrofit projects and techniques which enhance the ability of houses to withstand cyclonic wind speeds with a focus on cheaper re-roofing options.
- Engaging the North Queensland building and engineering sectors to grow support for the economic and community benefits of mitigation and retrofits and drive a resilience culture in the north.
- Demonstrating Suncorp's commitment to reducing cyclone risk in North Queensland and the economic and safety benefits a retrofit program can deliver.

Competition prize money could be used to help commercialise winning solutions that demonstrate low-cost, smart design, applicability and amenity.

Homeowners would be incentivised through the CRB to adopt cutting edge, innovative products or retrofit resilience solutions in their homes.

Climate Adaptation Study

Suncorp is looking to work with one of its global partners to conduct a climate adaptation study in North Queensland.

Suncorp believes more information is required to understand the increasing natural hazards northern communities will face as the impacts of climate change grow. For instance, rising sea-levels and an increasing incidence of storm surge will have a significant impact on properties and assets. Left unchecked, this will create further pressure on insurance; therefore, it is vital to understand how communities can adapt to climate change.

We know investment in prevention and climate adaptation is cheaper and more effective than costly relief efforts once a disaster has struck. Initiatives may include physical defences such as levees, strengthening sea walls, environmental defences such as restoring coastal sand dunes, responsible planning decisions (especially limiting construction of homes in flood plains) and improving building codes. Numerous reports have found that effective mitigation can pay for itself many times over, compared to the expensive, disruptive process of rebuilding and recovery. In the case of cyclone mitigation in the home, the benefit could be as much as 13 times the cost.

2. Federal Government

Suncorp believes the following reforms by the Federal Government could have a meaningful impact on reducing premiums in northern Australia.

2.1 REDUCED GST ON INSURANCE PREMIUMS

Government taxes form a significant component of home insurance premiums in North Queensland and the problem is exacerbated in high-risk properties with higher premiums. For example, a Brisbane home with a premium of \$1500 will face GST of \$136.36, while a Townsville home with a \$3000 premium will have paid \$272.72 GST. Policy options should be considered to reduce this higher tax burden on North Queenslanders. For example, the Federal Government could provide relief by removing a portion of GST payable on insurance premiums or consider providing a tax rebate on insurance premiums (making a portion tax deductible) similar to the private health insurance rebate. These options could apply to those living in a defined area where cyclone risk is highest.



2.2 COMMUNITY AWARENESS CAMPAIGN

North Queensland would benefit from effective community awareness campaigns to improve insurance literacy and the community's understanding of individual risk, community risk, and how it translates to insurance pricing.

There is a role for government to play at the community level in communicating risk, talking about risk and acting on risk. Government should consider the insurance implications of local governments grant development approval in risk-prone areas.

Clearly, there is also a role for industry to play in better educating customers and communicating effectively on issues of insurance literacy, excess levels, premium pricing and how industry prices risk.

From Suncorp's 100 years of experience helping Queenslanders through adversity, we believe the risk of natural disasters, particularly cyclones, is still not well understood by the wider community. Insurance should not just be an afterthought when buying a home.

Suncorp has partnered with the TCC on an awareness campaign known as Cyclone Ready Streets to address the issue of complacency in preparedness, to educate the community and encourage behavioural change in a high-risk area like Townsville.

Extensive research from Cyclone Yasi (2011) found the clear majority of insurance claims involved small, and largely preventable, damage. They made up about a quarter of the total claims cost for Cyclone Yasi.

Suncorp and TCC have the blueprint for a successful program which could easily be rolled out in other regional centres with support from governments.

Suncorp recommends governments consider investing further in effective campaigns like Cyclone Ready Streets to drive participation, expand their reach and contribute to higher levels of cyclone preparedness in the community.

2.3 FACILITATE ACCESS TO FINANCE

Once a home owner is equipped with the right information and recommendations on how to improve their cyclone resilience, they may need access to funding.

JCU research on homeowner attitudes suggests that efforts should be undertaken to make it easier to finance resilience retrofits. While the research is ongoing, a government rebate to reduce the cost of installation appears to be popular, with homeowners reporting that they are likely to implement future property upgrades if they receive a government rebate. The successful solar panel rebate scheme demonstrates that, given an incentive, Queenslanders will be motivated to act.

The Government should consider the following finance options:

a. Federal Government concessional loans

The Federal Government could offer concessional loans to individual homeowners through the Northern Australia Infrastructure Facility (NAIF).

Criteria for eligible projects under the NAIF could be revisited to support other types of large scale projects that will economically benefit the North. Natural disaster mitigation makes economic sense at both a community and household level. Such a scheme would support the broader objectives of the NAIF, providing a substantial economic boost to the region in addition to creating the broader economic, social and environmental benefits that come with resilience.

Government-sponsored mitigation programs have been successful overseas and a similar model could be considered for Northern Australia, either through a grant or loan scheme.

My Safe Florida Home is a hurricane inspection program that commenced in 2007. Around 400,000 single family residential properties were inspected, and grants provided to 35,000 applicants. The highly successful program averaged around 5,000 registrations per day, with homeowners receiving a free wind inspection report with advice on how their home could be protected from storm and how much they could save on insurance premiums.

b. Capped funding assistance for 'at risk' individuals

The Federal Government could provide access to grants or rebates for homes that pass specific criteria. The grants could be means tested and the homeowner could be expected to make their own contribution towards the retrofit cost.

The funding would be used to carry out simple low cost upgrades (as per Attachment A) or purchase protection for their home like Cyclone Protection Australia's AstroGuard product.

2.4 FEDERAL GOVERNMENT LEADERSHIP ON MITIGATION

There is a role for the Federal Government to take a leadership position on mitigation by making public, positive commitments and statements in its support. There is also a role for the Government to increase both direct funding and NAIF concessional loans for community mitigation projects.

Responding positively to the Northern Australia Insurance Premiums (NAIP) Taskforce Report, which recommended mitigation as the best way to sustainably reduce insurance premiums in cyclone prone areas, would drive positive behavioural change in the north, particularly if this was backed by some financial incentive that motivates homeowners to act.

In addition, the Senate Standing Committee on Economics recommended in 2017 "that the Australian Government reconsider its response to the Productivity Commission's inquiry on National Disaster Funding Arrangements" (page xi - Australia's general insurance industry, 2017).

The Commission made several recommendations to improve Australia's preparedness for natural disasters including to increase five-fold the level of Federal Government funding for disaster mitigation, to be matched by states and territories.

Suncorp has participated in the work of the National Resilience Taskforce which has carried out extensive consultation on a National Risk Reduction Framework, however a final strategy has not yet been released.

Suncorp has also long held the view that investing in mitigation will build safer communities and a more sustainable future for the north. Funds from the NAIF could be used to invest in community resilience and mitigation infrastructure in high risk areas like Rockhampton.

For example, flood solutions should be tailored to meet local conditions. Suncorp recommends the Federal Government work with local councils to determine the best mitigation solution for their region.

Industry can advise government and council on the regions and suburbs with the highest exposure to natural perils, focusing on larger towns with large population centres.

2.5 COMMIT TO A REVIEW OF THE BUILDING CODE

Suncorp believes a review of the National Construction Code (NCC) is necessary as it relates to northern Australia. JCU has uncovered several concerning shortcomings in the Code, which should warrant a review.

The current code does not adequately address water ingress. Ingress can occur irrespective of wind speeds and without any other notable structural damage, even when windows and doors are closed.

Current regulations are designed to protect loss of life but do not prevent damage to contents and possessions. Wind-driven water ingress from windows and other vulnerability points is a significant driver of claims cost and leads to extended repair and recovery times, further disrupting communities after a severe weather event.

The Federal Government should work with JCU to review the existing Code and identify the major failures.

This is particularly important given the Federal Government's current agenda to escalate and spur development throughout Northern Australia.

This may not assist the existing housing stock but it will ensure new buildings in the north are being designed and constructed to the highest possible standards.

2.6 SUSTAINABLE STRATA INSURANCE

a. Commissions

Commissions paid to brokers and strata managers can form a significant component of strata insurance premiums.

The impact of any commissions on strata insurance is exacerbated in high-risk properties in northern Australia which have higher premiums due to their higher risk profiles. For instance, where a strata manager uses a broker to source insurance the premium paid by a body corporate can include two layers of commissions – a commission paid by the broker to the strata manager, and a commission paid by the insurer to the broker.

Both the ACCC and the Royal Commission have analysed intermediary commissions and handed down recommendations to improve transparency and customer outcomes.

b. Strata engineering assessments

In 2014-15, the Federal Budget allocated \$12.5 million to the Queensland Government for strata-title engineering assessments in North Queensland. The papers stated the assessments should identify risks that can be mitigated.

It stated: “The assessments will provide better information to insurers which will enable them to set premiums that more accurately reflect individual property risks. The assessments will also help residents of strata-title properties to be fully aware of the risks to their properties from natural disasters. This will provide bodies corporate with an opportunity to take necessary action to mitigate those risks and reduce their risk assessment by insurers, and ultimately reduce insurance premiums in some cases” (Federal Budget 2014-15, Budget Paper No. 2).

Suncorp joined the insurance industry in welcoming the funding as an initiative that would go a long way towards better understanding strata risk in the region. There is still much room for improvement in the area of risk data and such reports will help industry more accurately and confidently price strata buildings in North Queensland.

Suncorp is looking forward to the start of this program in 2019.

3. State Government

3.1 REDUCING STAMP DUTY

Queenslanders are paying an inefficient ‘double tax’ on home insurance.

The insurance duty rate for both class 1 and class 2 general insurance in Queensland is 9 per cent of the premium paid (including GST).

In 2014, the stamp duty was increased from 7.5 per cent to the current 9 per cent rate, making insurance in Queensland more expensive.

The Queensland Government charges 9 per cent duty on 110 per cent of a customers’ premium because duty is applied after GST has already been added.

A \$2,500 home insurance base premium becomes a \$2,997.50 premium once these charges are applied.

The more North Queenslanders pay for their risk, the more tax they pay and we believe that is unfair.

The Queensland Government should reduce stamp duty charges for home owners in the north.

Suncorp recommends using the CRB zone as a guide for the most at risk communities in the north, outlined in Table 1.

The resilience rating applies to Suncorp customers living in northern Australia (suburbs within 100km of the coastal line of Tropic of Capricorn, north).

TABLE 1: Cyclone Resilience Benefit zone



3.2 HOME OWNER EDUCATION ABOUT DISASTER RESILIENCE

In addition to ground-breaking research conducted with JCU about cyclone impacts and mitigation options, Suncorp also engaged behaviour change experts at JCU to undertake research on homeowner attitudes about these issues as part of Suncorp's *Protecting the North* program.

While the research is ongoing, analysis so far suggests many North Queensland residents would be interested in having their homes evaluated for cyclone readiness. We believe a Government-led scheme with this objective would see strong take-up rates in populated centres of North Queensland.

This could involve a scheme where homeowners have access to qualified professionals to audit their properties and provide advice on upgrades, improvements and/or retrofits to strengthen their home against cyclone damage.

A sample list of simple low cost to major upgrades and retrofits that may be recommended is attached (Attachment A). The audit scheme would assess an individual property's disaster risk, identify points of vulnerability/ingress/weakness, suggest upgrades and retrofits, and recommend preferred suppliers.

It is important to prevent one failed element of a structure from setting off a chain reaction of failures across the building.

This could be a scheme subsidised by either the Queensland or Federal Government. The homeowner would make a modest co-payment to access the scheme.

Queenslanders have shown strong appetite for expert advice on home improvement and sustainability. A highly successful ClimateSmart Home Service saw more than 330,000 homes undergo subsidised energy and water efficiency audits from 2009 to 2012.

3.3 FUNDING ASSISTANCE FOR HOME RESILIENCE ENHANCEMENTS

The Queensland Government allocated \$20 million in the 2017 State Budget for a household natural disaster resilience program. The Regional Action Plans for North Queensland stated: "The program will focus on the highest risk areas in Queensland where household mitigation measures, as opposed to Government mitigation works, would be effective in preventing or reducing damage."

Suncorp was instrumental in the development of the Household Resilience Program, through its *Protecting the North* research. We publicly welcomed its launch in July 2018 and have been very encouraged by the high take-up rate of the grants on offer for North Queenslanders.

The funds look set to be exhausted by the end of the 2018-19 financial year and this strong vote of confidence can lay the groundwork for a longer term scheme that works in conjunction with industry incentives.

3.4. RESPONSIBLE COASTLINE PLANNING & DEVELOPMENT

Communities need to see governments properly planning for climate impacts along North Queensland’s coastline. In recent years, we have seen state planning instruments (Queensland Coastal Plan) watered down and local governments given directives to take projected ‘sea-level rise’ out of their local planning schemes.

While the reinstatement of ‘sea-level rise’ as a factor in the coastal hazard mapping has gone some way to correcting poor planning, more development in harm’s way has continued in recent years.

Deferring a change in planning and development approaches will mean that more properties are built in hazard-prone areas, and there may be a growing number of properties with reduced value and increased insurance premiums. Planning for impacts now will let governments spread the huge cost burden of dealing with sea-level rise over time.

4. Where to from here

Suncorp is committed to identifying ways to alleviate pressures on premiums in northern Australia and will continue to embark on mitigation and resilience building strategies.

The Federal Government could make immediate commitments to minimise the risks of events and alleviate the pressure on premiums for northern Australians including commitments to:

- reviewing the national building code;
- increasing direct Government funding and ensuring NAIF concessional loans are used for community resilience building;
- increase the transparency of strata premiums including broker payments and maintain funding to strata engineering reports.

Both state and federal governments should work together to address the high levels of tax on premiums in northern Australia, which may contribute to underinsurance.

Finally, the Federal Government could establish a Northern Australia Resilience Authority bringing together all levels of government, industry, community and other experts, to lead an integrated approach to building disaster resilience in northern Australia – beginning with cyclone mitigation.

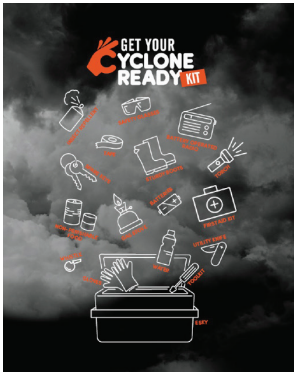
The Authority could develop a framework for forward activity, which, in its initial phase, could involve an agreed way of directing much needed funds to mitigation and risk education projects.



ATTACHMENT A: CYCLONE READY NORTH QUEENSLAND HOMES

LOW COST PREPAREDNESS ACTIVITY

- Recommend that home owners check with their local council before storm season to determine if their home has been built to cyclone standards
- Check walls, roof and eaves are secure
- Trim treetops and branches well clear of the property (with council permission)
- Fit shutters, or at least metal screens, to all glass areas
- Clear loose material that could blow about and possibly cause injury or damage during extreme winds
- Prepare an emergency kit and keep a list of emergency numbers on display.



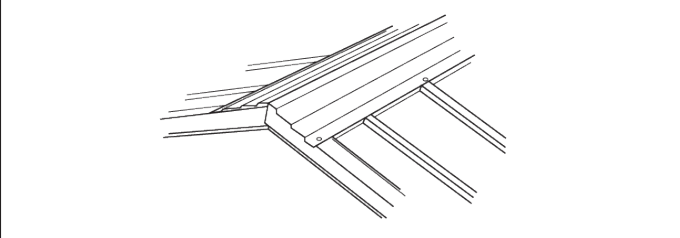
ROOF UPGRADES

1. **COMPLETE ROOF REPLACEMENT**

- A complete roof replacement includes – not only the replacement of the external cladding (e.g. tiles, iron, steel, and appropriate flashings) but also the upgrade of batten to rafter attachments, and upgrading tie-downs from rafter or truss to the top plate of the wall framing.

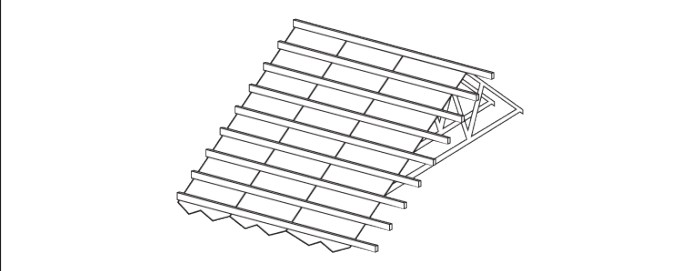
2. **RIDGE CAPS (ON TILED ROOF)**

- Ridge capping is triangular shaped tiles or sheeting that covers the joint where two faces of a roof meet.



3. **SARKING**

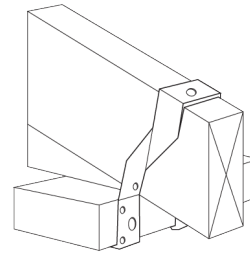
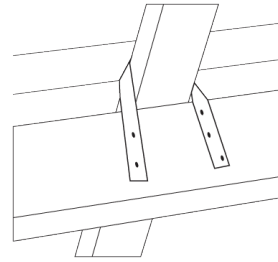
- Roof sarking is a layer of protection placed underneath roof tiles or sheeting to help prevent wind driven rain and dust from entering the home.



ROOF UPGRADES

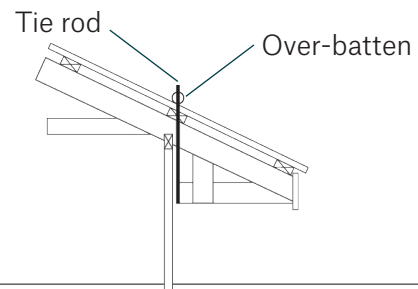
4. UPGRADE TO SCREW AND STRAP CONNECTION IN THE ROOF

- Roof connections in older homes can be strengthened by upgrading or replacing how the framing is held together. New straps or screws can be applied to any of the following:
 - a. Roof cladding to the battens
 - b. Batten and collar tie connections to the rafters
 - c. Rafters or trusses to the top plate of the wall framing.



5. ROOF OVER-BATTEN SYSTEM

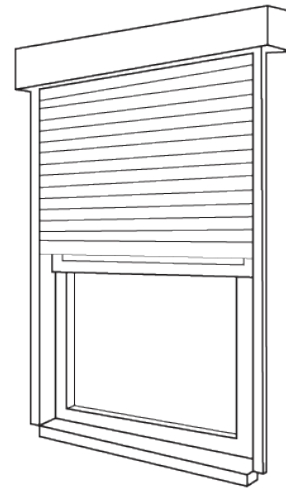
- This retrofit system connects a beam on the top of the roof to the foundations to make the roof more secure.



WINDOW PROTECTION

1. CYCLONE PROTECTION

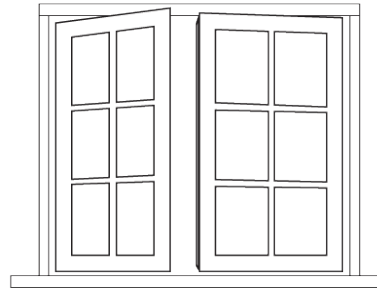
- A cyclone shutter is a specialised shutter/guard, permanently or temporarily fitted to the outside of a home, which has been developed and tested to protect a home from the impact of cyclones.
- One excellent example is a product from Cairns based company **Cyclone Protection Australia** who use AstroGuard to protect homes. AstroGuard is a high strength, high intensity nylon hybrid fabric coated in an ultra-durable, UV resistant resin. It's lightweight, stores easily and can be rapidly installed when a cyclone or storm is approaching. There is no similar product available on the market and it combats the aesthetic issues with other cyclone shutters that concern some customers.
- Plywood coverings are sheets of plywood that can be purchased from most hardware and timber stores. These can also be installed to cover windows prior to a storm or cyclone and help reduce the likelihood of damaged windows leading to wind and water ingress.



WINDOW PROTECTION

2. CASEMENT WINDOW UPGRADES

- A casement window is one that is attached to its frame by one or more vertical side hinges so that the windows open like doors.



3. KEYED LOCKS OR BOLTS

Keyed locks or bolts come in multiple designs and are usually fitted to the casement with a bolt that locks into the top or bottom of the frame.

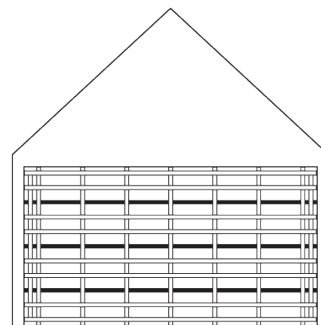
4. CASEMENT OR GLASS UPGRADES

Old casements and hinges can be replaced by builders, carpenters, window specialists and many other trained professionals. Indications that the casements may have been upgraded previously include: casements made from newer looking material than the frame/wall, less faded paint on the casements, drill holes from old hinges in the frame, other signs the casements are newer than the frame/wall. New glass can be installed in casement windows that meets the current building standards.

ROLLER DOORS

1. BRACE OR UPGRADE ROLLER DOORS

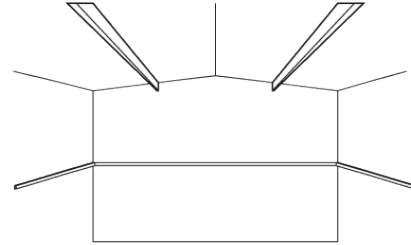
- Protect sheds from cyclones with additional bracing, stronger joints and construction from thicker sheeting.



SHEDS

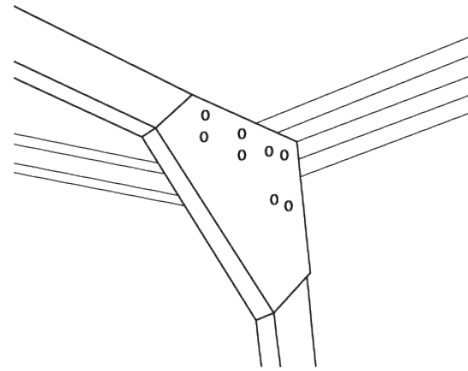
1. SHED ANCHORING

- When determining if a shed is anchored to a concrete slab, first confirm that a slab has been laid. Then check to make sure that either the corner posts have been set into the slab, or that the join brackets in the bottom corners of the shed are bolted to the slab, usually with anchor bolts (u-bolts, sleeve or dyna bolts).



2. SHED CYCLONE PROTECTION

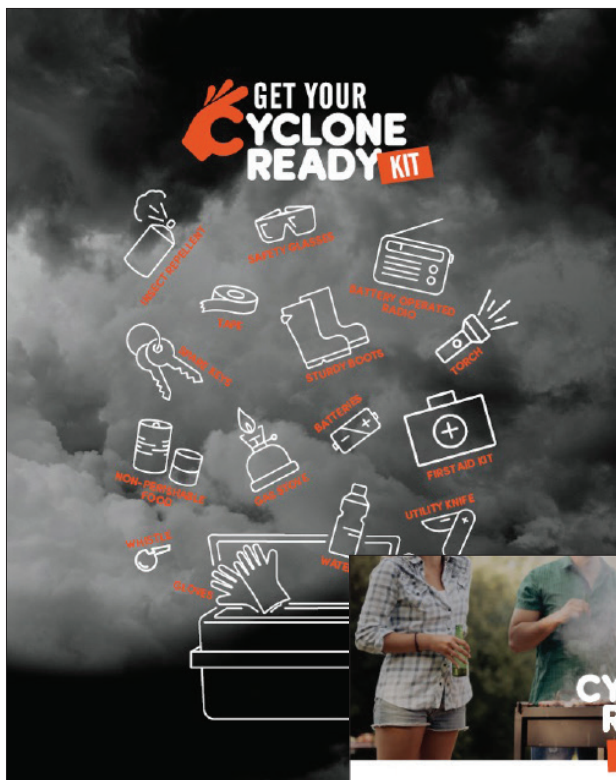
- There are a range of companies that produce sheds that are built to higher specifications based on different wind ratings. They have additional bracing, stronger joins, and are built of thicker sheeting. These sheds sometimes have company stickers or branding on them specifying the wind rating they are designed for. Contacting the local council for building approval records can help determine if the shed is rated for the appropriate wind region.
- Commercially available aftermarket cyclone kits can be purchased and installed to reinforce a shed to help reduce the risk of it sustaining damage during high winds. These reinforcements can be in the form of stronger joins or additional support beams installed along the roof and walls.



ATTACHMENT B: CYCLONE READY STREETS

The *Cyclone Ready Streets* program was first piloted in Townsville in 2016. After workshopping ideas with the local community, council and industry representatives, we created one standard list for what goes in a cyclone kit and one standard set of actions on what residents should do three weeks, three days and three hours out from a cyclone.

To incentivise residents to get cyclone ready and raise awareness, Suncorp and TCC created *Cyclone Ready Streets*; if residents registered themselves and four other homes on their street to get ready on the day of action, they received a meat tray and tip vouchers. The pilot was highly successful with over 250 homes participating, far exceeding the expectations of Suncorp and TCC.



THE 3x3 PLAN

3 WEEKS

THIS IS WHEN YOU HEAD HOME SERVICE. RISK IS UP. FOR 1 WEEK, THE ONSET OF CYCLONE SEASON, EACH YEAR.

- CLEAN GUTTERS & TRIM TREES
- REPAIR FENCES, ROOFS AND OTHER LOOSE ITEMS
- PREPARE YOUR CYCLONE READY KIT (CHECKLIST IF NECESSARY, MAKE AN EVACUATION PLAN AND KNOW YOUR SHELTER OPTIONS)

3 DAYS

THIS IS WHEN YOU ASK, AM I REALLY READY FOR A CYCLONE IN 3 DAYS? COULD I SURVIVE 3 DAYS WITHOUT ANY HELP?

- SECURE & BRACE EXTERNAL DOORS AND WINDOWS AND ITEMS THAT COULD FLY AWAY
- CHECK UP ON FAMILY, FRIENDS AND NEIGHBOURS
- STOCK UP ON ESSENTIALS AND HAVE YOUR CYCLONE READY KIT NEARBY

3 HOURS

THIS IS WHEN YOU PUT YOUR PLAN INTO ACTION AND ALL THAT PREPARATION PAYS OFF.

- TAKE SHELTER
- TUNE IN TO WEATHERS ON TV, RADIO AND ONLINE
- STAY SAFE

IF YOU HAVEN'T PREPARED YOUR HOUSE, KIT AND ESSENTIALS BY NOW, IT'S TOO LATE!

THE COMPLETE KIT

FOOD AND WATER

- RANGE OF NON-PERISHABLE FOOD ITEMS
- BOTTLED WATER

MEDICAL AND SANITATION

- FIRST AID KIT AND MANUAL
- ESSENTIAL MEDICATIONS, PRESCRIPTIONS AND DOSAGE
- TOILET PAPER
- TOOTHBRUSH/TOOTH PASTE
- SOAP/SHAMPOO
- PERSONAL HYGIENE ITEMS

COMMUNICATIONS

- BATTERY POWERED RADIO WITH EXTRA BATTERIES
- TRADITIONAL MOBILE PHONE

LIGHT

- FLASHLIGHT/TORCH WITH EXTRA BATTERIES
- BATTERY POWERED LANTERN

MISCELLANEOUS

- SPECIAL ITEMS FOR INFANTS (NAPPIES, FORMULAS ETC)
- SPECIAL ITEMS FOR ELDERLY OR PEOPLE WITH SPECIAL NEEDS
- SPARE HOUSE AND CAR KEYS

IMPORTANT DOCUMENTS

KEEP ORIGINAL OR CERTIFIED COPIES OF THESE DOCUMENTS IN YOUR EMERGENCY KIT. SCAN COPIES OF THEM AND SAVE THE FILES ON A USB. MEMORY STICK OR CD TO INCLUDE IN YOUR KIT. KEEP ALL THESE ITEMS IN PLASTIC SEALED BAGS.

- INSURANCE POLICIES FOR YOUR HOUSE AND CONTENTS, CARS, AND FOR VALUABLE ITEMS
- INVENTORY OF VALUABLE HOUSEHOLD GOODS
- BILLS AND LIFE INSURANCE DOCUMENTS
- BIRTH AND MARRIAGE CERTIFICATES
- PASSPORTS AND VISA DOCUMENTS
- STOCKS AND BONDS
- MEDICARE, PENSION CARDS, IMMUNISATION RECORDS
- BANK ACCOUNT AND CREDIT CARD DETAILS
- A BACK-UP COPY OF IMPORTANT COMPUTER FILES
- HOUSEHOLD EMERGENCY PLAN WITH EMERGENCY CONTACT NUMBERS

REGISTER NOW AT CYCLONEREADYSTREETS.COM.AU AND WE'LL SHOUT YOU A BBL.



HOW TO GET READY ON SUNDAY 27 NOVEMBER



CLEAN THE GUTTERS
OVERFLOWING GUTTERS CAN FLOOD YOUR HOUSE. GRAB A GUYE AND SCOOP OUT THOSE LEAVES. WHILE YOU'RE AT IT, CHECK THE ROOF FOR LOOSE TILES OR METAL SHEETS THAT COULD FLY OFF.



REPAIR THE FENCES
NO ONE NEEDS A FENCE FALLING OR PANEL FLYING THROUGH THEIR ROOF. NAIL DOWN ANYTHING LOOSE. IT'LL HELP KEEP THE DOG IN TOO.



CLEAN UP ANY RUBBISH
LOOSE BRUSH AND OLD BUILDING MATERIALS IN THE BACKYARD CAN BECOME MISSILES. BESIDES, ISN'T A TINY YARD BETTER ANYWAYS?



TRIM TREES
GETTING RID OF LOOSE AND DEAD BRANCHES WILL HELP YOU SURVIVE A CYCLONE - AND THE TREE TOO.

THEN, DON'T FORGET TO:



WRITE YOUR CYCLONE READY PLAN
DO THE HARD WORK! NOW IT'S TIME TO PUT PEN TO PAPER. PREPARE A SIMPLE EMERGENCY PLAN THAT INCLUDES EVACUATION AND SHELTER OPTIONS.



PACK YOUR EMERGENCY KIT
YOU CAN DO THIS ON THE DAY, OR SOON AFTER. PACK AN ESKY WITH EVERYTHING YOU NEED TO SURVIVE 3 DAYS AFTER A CYCLONE.

REGISTER NOW AT CYCLONEREADYSTREETS.COM.AU AND WE'LL SHOUT YOU A BBL.



ATTACHMENT C: HOW TO PROTECT YOUR HOME FROM RAIN GUIDE

Protect your home from wind-driven rain

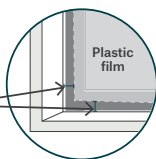
You will need:

Duct tape and thick heavy duty plastic film.

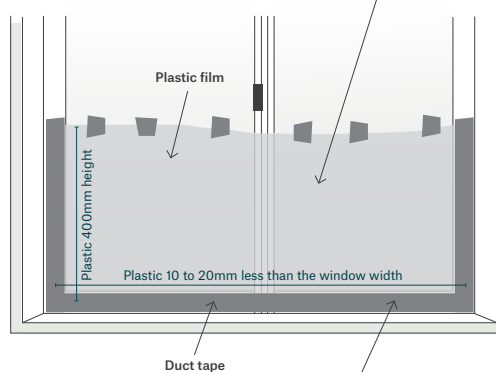
Steps:

1. Ensure windows are securely closed and locked
2. Check the indoor sides of the window frames are clean, dry, and free of dust and grease
3. Pre-cut plastic film to 400mm in height and 10 to 20mm less than the window width

Allow for 5 to 10mm of the window frame to be exposed



4. Place plastic over the bottom of the window frame (inside)
5. Secure the plastic film in place with duct tape covering the exposed window frame and plastic.



TIP: Ensure there are no creases in the plastic film or tape

Water damage ranged from **2% to 60%** of total claim cost*

70% of cyclone-related claims involve water damage*

Keep safe!
Stay clear of windows during a cyclone

TIP: Keep enough room for duct tape to overlap the film and the window frame

*James Cook University's Cyclone Testing Station analysis of claims from Tropical Cyclone Debbie and Marcia 2018.

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