



IAG climate experts explain Australia's flood and cyclone risk – and how to prepare for it

IAG releases new flood and tropical cyclone facts sheets to help Australians protect homes

As Australia moves into a La Niña weather system and faces a higher risk of severe storms, IAG, Australia's largest general insurer, has released two fact sheets to help educate Australians about tropical cyclone and flood risk, and to encourage them to take action and prepare themselves and their homes for these weather events.

These extreme weather events have the potential to put lives and safety at risk, as well as causing significant damage to properties and infrastructure across large areas.

Over the past 12 months, IAG, which includes NRMA Insurance and CGU in its stable of brands, has had its Major Event team on the ground helping customers recover from a range of severe and destructive weather events ranging from bushfires to storms, floods and hail.

Most recently, this included severe wet weather events including hailstorms across large parts of Queensland and New South Wales. Since 22 October, IAG has received more than 13,500 storm claims nationally.

IAG Executive Manager Natural Perils Mark Leplastrier said: "We are moving into a La Niña weather system, which means more wet weather and the increasing likelihood of severe storms and flooding. It's important that people are aware of the risks they face based on where they live so that they can prepare for these weather events.

"We're encouraging people to take action to reduce their exposure to these risks, so that if and when a major storm, flood or tropical cyclone does occur, people have prepared their property and have an up-to-date emergency plan and insurance cover in place to protect themselves and their homes," Mr Leplastrier said.

Flood risk: Australia's most flood-prone areas

The Flood Fact Sheet outlines the factors that put properties at-risk of flooding and highlights the local government areas in each state at highest risk*. It also helps people understand the potential damage and clean-up costs they may face by indicating the potential repair costs for homes that are severely damaged by floods, including the cost of stripping out wall linings and floors to sanitise and disinfect properties after a flood. The average claims cost to repair homes affected by floods during the 2019 Townsville floods was \$80,000 (based on IAG claims data).

Tropical cyclones: what homeowners need to know before building or renovating

Cyclones can have a devastating effect on communities across a wide area and put lives and property at risk from the intense wind, rain and subsequent flooding.

The Tropical Cyclone Fact Sheet, created in partnership with the James Cook University Cyclone Testing Station, provides an overview of the key areas that are at greatest risk and outlines the

different wind regions and wind classifications that homeowners should be aware of when building or renovating their homes.

The Tropical Cyclone Fact Sheet also provides an overview of retrofitting options for homes to make them more resilient to future cyclones.

James Cook University, Cyclone Testing Station Chief Research Engineer David Henderson said: “Preparation is critical for tropical cyclones. Our damage investigations after storms and cyclones show the benefits of good preparation in terms of maintaining your house and shed, and clearing the yard of possible debris items. It’s also important to have an emergency plan. If you don’t know what storm tide zone you are in, visit your local council website to find out, along with evacuation information and checklists to help you plan.”

The two fact sheets follow the release of IAG’s Bushfire Fact sheets, and the second edition of the *Severe Weather in a Changing Climate* report, which was developed by IAG in partnership with the US-based National Center for Atmospheric Research.

The report shows that extreme tropical cyclones, storms, hail, floods and bushfires are becoming more frequent and intense in a warmer world – and the increase in global temperatures to date is already influencing these events and impacting communities now.

The fact sheets were developed by IAG’s Natural Perils team, which comprises climate scientists, meteorologists, hydrologists, engineers, statisticians and actuaries whose job it is to understand extreme weather events so that they can accurately assess the risks customers face, while also looking at what IAG can do to help customers and communities mitigate those risks.

IAG has been studying the impact of the changing climate for nearly 20 years and has worked collaboratively with other organisations, government and the community to advocate for increasing risk mitigation to ensure that communities can reduce and manage the risks they face.

To help Australians prepare for emergencies IAG has also partnered with the Australian Red Cross to co-create the Get Prepared app, which helps people build an emergency plan.

For more information visit:

- IAG Flood Fact Sheet
- IAG Tropical Cyclone Fact Sheet
- IAG Bushfire Fact Sheets
- Get Prepared app: www.redcross.org.au/get-help/emergencies/preparing-for-emergencies/get-prepared-app

*** Local government areas (LGAs) prone to flooding**

List of LGAs most at-risk from flooding based on the total sum of premium at risk. LGAs have been listed alphabetically and ACT has been excluded as it only has one LGA.

Most at-risk LGAs across Australia overall	New South Wales	Queensland	Victoria
<ul style="list-style-type: none"> • Brisbane, QLD • Central Coast, NSW • Clarence Valley, NSW 	<ul style="list-style-type: none"> • Central Coast • Clarence Valley • Hawkesbury • Kempsey • Lismore • Narrabri • Richmond Valley • Shoalhaven 	<ul style="list-style-type: none"> • Brisbane • Bundaberg • Cassowary Coast • Cairns • Gold Coast • Ipswich • Moreton Bay 	<ul style="list-style-type: none"> • Benalla • Campaspe • Frankston • Greater Bendigo • Greater Geelong • Greater Shepparton • Maribyrnong

<ul style="list-style-type: none"> • Hawkesbury, NSW • Kempsey, NSW • Lismore, NSW • Shoalhaven, NSW • Townsville, QLD • Tweed, NSW • Wollongong, NSW 	<ul style="list-style-type: none"> • Tweed • Wollongong 	<ul style="list-style-type: none"> • Noosa • Rockhampton • Townsville 	<ul style="list-style-type: none"> • Melbourne • Mornington Peninsula • Wyndham
<p>Western Australia</p> <ul style="list-style-type: none"> • Bassendean • Belmont • Bunbury • Busselton • Carnarvon • Greater Geraldton • Harvey • Murray • Swan • Stirling 	<p>Tasmania</p> <ul style="list-style-type: none"> • Central Coast • Devonport City • George Town • Huon Valley • Latrobe • Launceston City • Meander Valley • Northern Midlands • West Coast • West Tamar 	<p>South Australia*</p> <ul style="list-style-type: none"> • Burnside • Gawler • Mid Murray • Murray Bridge • Renmark Paringa • West Torrens 	<p>Northern Territory*</p> <ul style="list-style-type: none"> • Alice Springs • Katherine

**Note: there are fewer LGAs listed for SA and NT due to fewer LGAs in these areas overall, and less availability of flood information.*

About IAG

IAG is the parent company of a general insurance group (the Group) with controlled operations in Australia and New Zealand. The Group's businesses underwrite over \$12 billion of premium per annum, selling insurance under many leading brands, including: NRMA Insurance, CGU, SGIO, SGIC, Swann Insurance and WFI (Australia); and NZI, State, AMI and Lumley (New Zealand). IAG also has an interest in a general insurance joint venture in Malaysia. For further information, please visit www.iag.com.au.

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