

# Media release

20 December 2012

## WESTPAC GENERAL INSURANCE URGES AUSTRALIANS - PREPARE AHEAD OF HOLIDAY SEASON

Westpac General Insurance is encouraging Australians to take simple action ahead of Christmas and the summer holidays to protect their family, friends and property from harm.

Approximately 75% of natural disaster claims and 50% of claims resulting from poor weather occur between December and March each year. The current summer weather patterns are suggesting a drier, hotter summer associated with higher bushfire risk and storm activity. The number of break-ins also increases as more Australians are away from their homes. Last year over the Christmas period there was also a spike in motor vehicle thefts\*.

Over a quarter of the value of claims made by Westpac General Insurance customers is wet weather related, over 20% due to theft and over 15% attributed to fire related claims.

Head of General Insurance, Jim Glossat, said general insurance claims over the summer season are 30% higher than other times of the year and taking a few basic steps could save financial hardship, heartache and lives.

“The summer holidays are a happy season where Australians celebrate Christmas with family and friends. It is also the period events can happen that affect you in ways you don’t want or expect. Although your home and contents, car and travel insurance may cover you against some of these, taking some basic precautions can ensure that these do not happen in the first place.”

“For those customers who are insured, now’s a good time to check that your policy is up-to-date and that you have the right amount of cover. We have comprehensive [calculators](#)# that allow you to estimate the value of your home and contents.”

### Westpac Insurance Checklist

#### Check your policies:

- Is your insurance policy current?
- Do you know where your insurance policy documents are?
- Do you have the right amount of cover for the contents of your home and for the building? If you don’t - call your insurer to find out what is and more importantly what isn’t included.
- Does the sum insured match the true replacement value of your assets?
- If you have car insurance is it for market or agreed value?
- Read the product disclosure statements.

\*Insurance Council of Australia

#To access the calculator complete the Home and Contents Insurance Quote list of ‘yes’ or ‘no’ questions that will help shape the level of cover you need and click ‘continue’. There are two calculators – building and contents - on the left-hand side of the web page. Website: <https://www.westpacinsurance.com.au/homecontent/precheck.aspx>

A member of BT Financial Group

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## Preparing your home and belongings for the summer holiday season:

- If you live near bushland make sure you have a bushfire plan in place – go to the relevant rural or emergency service website in your State or Territory## to find out all you need to know about preparing a bushfire survival plan for your family.
- If you are going away make sure your house is secure – do you need to replace any window or door locks or install a security door? If you have a back-to-base alarm let the monitoring centre know.
- Remove any ‘hidden’ key to your home that you may have outside the dwelling like under a pot plant, in an electricity box or under a mat.
- Make sure your home looks lived-in: have a friend or neighbour collect your mail, mow the lawn and take out your bins. Consider putting some of your lights on timers.
- Don’t leave out any invitations – like empty boxes from valuable electronic items.
- If you have balconies, make sure they are safe for multiple people. If you are in any doubt about their safety get them checked-out by a professional.
- If you have a pool make sure you secure the safety latches to prevent children from accessing them without supervision. Importantly, keep items away from the fence that could be used to climb on.
- If you are travelling – don’t broadcast your absence from home on social media sites like Facebook.
- Don’t leave items around the house that thieves can use to access your premises – like ladders or tools.
- Have adequate travel insurance if you are travelling overseas and make sure you take the necessary contact numbers with you – just in case.
- If you are leaving your car behind and can’t house it off-street – make sure it is in a visible location preferably directly under a street light.

##Rural, Country and Emergency Fire Service website links:

Australian Capital Territory [esa.act.gov.au](http://esa.act.gov.au)

New South Wales [www.rfs.nsw.gov.au](http://www.rfs.nsw.gov.au)

Northern Territory [www.pfes.nt.gov.au](http://www.pfes.nt.gov.au)

Queensland [www.ruralfire.qld.gov.au](http://www.ruralfire.qld.gov.au)

South Australia <http://www.cfs.sa.gov.au>

Tasmania [www.fire.tas.gov.au](http://www.fire.tas.gov.au)

Victoria [www.cfa.vic.gov.au](http://www.cfa.vic.gov.au)

Western Australia [www.dfes.wa.gov.au](http://www.dfes.wa.gov.au)

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