



# Preparing for a flood



Create your safety plan



Prepare your property



Know your insurance cover

This season, a higher risk of widespread and prolonged flooding is expected in flood-prone areas. Here's what to do before, during and after a flood to reduce the impact on your home or business.



For your safety

- › Evaluate your flood risk. Find out if your premises has ever been flooded, and find out from your local council or state emergency service if you are in a flood-prone area.
- › Gather important and valuable items and documents that you can take with you should you need to evacuate the premises. Place them in waterproof bags.
- › Prepare an emergency pack containing tinned food, a tin-opener, water, a first-aid kit, blankets, warm clothing, spare batteries, matches, a battery-powered radio and gloves.
- › Keep yourself and your family or colleagues safe by ensuring that everyone is familiar with your evacuation plan and knows where first-aid and emergency kits are.
- › Make sure that operational and other data is backed up, and that stock and other key items can be moved if needed.
- › Speak to your broker or insurance provider to review your insurance. Make sure you know what your insurance covers, and that the sum you are insured for covers the replacement value of the items you wish to insure.
- › Be sure to check if your policy covers you for flood, or if flood cover is available to you.

## As flood threatens

- › Contact **000** or your local SES in any emergency.
- › Use a battery-powered radio to monitor your local radio station for updates on the flood, weather, power supply, emergency warnings and evacuation alerts.
- › Switch off utilities: electricity, gas and water.
- › Disconnect electrical appliances. Move key household and electrical items to a higher place.
- › Monitor and follow the advice of emergency officials.

## After a flood

- › If there is any danger, contact **000** or your local SES.
- › Return to your premises only when authorities indicate that it is safe. Avoid fallen power lines and damaged trees.
- › Water can become contaminated after a flood. Do not drink water straight from a tap until authorities declare it safe. Until then, boil the water before drinking it. Do not enter floodwaters unless authorities say it is safe.
- › Never drive your vehicle through flood water, even if it looks shallow.
- › Once the danger has passed, take photos of damaged or destroyed items before disposing of them to assist in any insurance claims.
- › Speak to your broker or insurance provider to lodge your claim, or make a claim online at [allianzclaims.com.au](https://allianzclaims.com.au) or call **13 10 13**.

## We're here to help

Severe weather events can take an emotional toll on us. If you need help, please visit [allianz.com.au/support](https://allianz.com.au/support) to find the right support measure for you.

References: A waiting period may apply to cyclone, flood, grassfire or bushfire claims. Please refer to your PDS, KFS, policy schedule, and Certificate of Insurance for full details, terms and conditions and to check whether this applies to you.

Please note the information in this article is general in nature and does not take into account your objectives, financial situation or needs. You should consider obtaining independent advice before making any decisions based on this article. Before making a decision, please consider the Product Disclosure Statement available from <insert FI partner website> or by calling XXXX XXX XXX. The relevant Target Market Determination is available <here <<insert FI partner website>> or > by calling XXXX XXX XXX. To see some of the events covered and not covered by Home Insurance, refer to the <<Key Facts Sheets (KFS)>>.

This article has been prepared by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 ("Allianz"). Information contained in this article is accurate as at November 2021 and may be subject to change. In some cases information has been provided to us by third parties and while that information is believed to be accurate and reliable, its accuracy is not guaranteed in any way. Any opinions expressed constitute our views at the time of issue and are subject to change. Neither Allianz, nor its employees or directors give any warranty of accuracy or accept responsibility for any loss or liability incurred by you in respect of any error, omission or misrepresentation in this article.

Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 10 Carrington Street, Sydney NSW 2000