Every year, hundreds of thousands of hectares in Western Australia are burnt in bushfires. Over recent years summers have become drier and hotter, increasing the risk of bushfire. Typically, when a hot and dry period follows a season of good rain, the dangerous combination of heat and fuel increases the risk to life and property.

Bushfires can start suddenly and without time for firefighters to issue a warning. It is your responsibility to reduce the risks and take actions to protect your home and family. The Department of Fire and Emergency Services (DFES) says it is vital that people living near bush prepare their homes and property in advance, and have a bushfire survival plan.

**How do you know if you’re at risk?**

There are a large number of fires every year in WA, with many occurring in the metropolitan area. The vast majority are caused by deliberate or accidental human activity.

During summer it’s important to stay alert, monitor your surroundings, stay in touch with neighbours and friends, and seek information from a variety of sources.

» Do you live in or near bush?
» Do you live in a local area that has a history of bushfires?
» Do you have trees or shrubs within 20 metres of your house?
» Do you live on a slope or hill?

If you answered yes to any of these questions, DFES says that bushfire is a real risk to you and your family. DFES advises that you understand your risk and have a bushfire survival plan that is updated and practiced every year. Fire Danger Ratings (FDR) are your bushfire early warning system and you should act on them to reduce the risk to your life and property.

**What role do weather conditions play?**

Weather conditions play a big role in determining how easily fire can spread. The Bureau of Meteorology warns that days where temperatures are high, humidity is low and winds are strong are the most dangerous, although fires can also be started by lightning from summer thunderstorms that produce little rain.

**What are the fire seasons in WA?**

**Summer and Autumn**

In the Perth metropolitan area and the southern half of Western Australia, the bushfire season typically starts in November and runs through to April. The areas at higher risk for fire in Perth are the Perth Hills and forested area along the Darling Scarp, where strong easterly winds early in the day can fan fires.

**Winter and Spring**

In the north of Western Australia, different conditions mean a different fire risk period. The Kimberley fire season usually occurs in the hot, dry winter and spring months when grasses have dried, from June to the end of October. Further south in the Pilbara, the greatest risk is between August and November. In the Mid West and Gascoyne, it is between September and December.
What should you do to prepare?

Fire needs fuel to burn so the most important step you can take to prepare your home and property is to reduce material that can feed the fire.

DFES recommends you:

» Create a 20 metre building protection zone around your home and other buildings which includes clearing the area of rubbish, long dry grass, bark and other materials that may catch fire.
» Create a mineral earth firebreak along the boundary of your property that meets your local government requirements.
» Create and maintain a minimum two metre gap between trees and your home and prune lower branches to prevent a ground fire spreading into the canopy of the trees.
» Keep grass short, and prune shrubs and trees.
» Store petrol, kerosene and firewood or other flammable material away from your home in a cleared area.
» To prevent sparks getting into your home, close in the eaves and other gaps that lead into the roof or under the floors.
» Maintain gutters and keep the roof clear of leaves.
» Install metal fly screens on your windows and vents, and stainless steel open weave mesh over your evaporative air conditioner to help keep sparks and embers out.
» Ensure hoses reach all corners of your house.
» Have a sufficient independent water supply of at least 20,000 litres and a petrol, diesel or generator powered pump capable of pumping 400 litres per minute.

DFES has a series of bushfire preparation factsheets with additional information to help you prepare your home. You can also join or start a residents’ Bushfire Ready group that helps people connect with others in their community to ensure their local area is prepared for the fire season.

Do you have the right level of cover?

Losing your house in a fire is devastating but having the right level of building and contents insurance can help you begin to rebuild your life.

Following the fires at Kelmscott and Roleystone in 2011, which destroyed 72 homes and damaged another 37, it was found more than one in six people living in the area did not have enough insurance to replace their property.

RAC Insurance recommends that you review your building and contents insurance regularly to make sure you have the right level of cover to suit your needs.

Contact DFES on 9395 9300 or visit dfes.wa.gov.au for more information.

RAC Home and Contents Insurance offers:

» Fire cover (natural and accidental)
» Flood, earthquake and storm cover
» New for old cover on home contents, regardless of age
» Cover for furniture, carpets, household goods, appliances and gardening tools
» Cover for clothing, jewelry and precious items
» Cover for tools of trade
» Cover for fences

Use our home and contents insurance calculators at rac.com.au/calculators to estimate the value of your home and its contents.

References:
4. Cover is subject to policy terms and underwriting criteria. Sum insured limits apply to certain items. Check our PDS to see if the policy is right for you. RAC Insurance Pty Ltd ABN 59 094 619 168 issues these products. RAC Head Office: 812 Wellington Street, West Perth, WA 6005.