

**For immediate release: Thursday, 29 October, 2015**

## Time to check insurance as bushfire season arrives

With bushfires already burning in some parts of Australia, the National Insurance Brokers Association (NIBA) is urging householders and businesses to check their insurance to make sure they have adequate cover.

Fire authorities have warned that hot, dry El Nino conditions this summer mean a worse than normal bushfire threat in large areas of eastern, southern and western Australia. Homes have already been lost in a blaze earlier this month in Central Victoria.

NIBA CEO, Dallas Booth, said the danger period had clearly already begun for those living in bushfire-prone areas.

“If you are unlucky enough to be the victim of a bushfire, having to face major disruption to your life without the support of insurance just makes it that much more difficult to recover. All it takes is a quick check of your policies to make sure premiums have been paid and sums insured have been reviewed.”

Mr Booth recommended consumers and business owners seek the advice of a qualified insurance broker to make sure they are covered for all eventualities.

“Insurance can be an incredibly complex product to understand, and all insurance policies are not the same, so we recommend speaking to an insurance broker to make sure that the things that are most important are adequately covered. Brokers know the market and they really understand policy wordings, so consumers can be confident that they have the very best cover in place should the worst happen,” Mr Booth added.

“Brokers are qualified to give professional advice tailored to a policyholder’s personal needs and their role is to get the best deal for the policyholder – including in the event of a claim being made.”

NIBA operates a free broker finder service called Need a Broker, which puts business owners and consumers in touch with qualified insurance brokers in their geographic area. The service can be accessed at [www.needabroker.com.au](http://www.needabroker.com.au) or by calling 1300-53-10-73. The website also provides information about understanding insurance, consumer issues and what services a broker can provide.

**Media inquiries: Rod Frail 0413 989 897**

*NIBA is a not-for-profit, independent industry association representing 360 firms and more than 2000 individual Qualified Practising Insurance Brokers (QPIBs), who handle almost 90% of the commercial insurance transacted in Australia. Brokers play a major role in insurance distribution, handling around \$17 billion in premiums annually and placing around half of Australia’s total insurance business.*