

**Submission to the Finance and Public Administration References Committee  
inquiry into lessons to be learned in relation to the preparation and planning for,  
response to and recovery efforts following the 2019-20 Australian bushfire season**

**1 INTRODUCTION**

My name is Alan Pickering. I was a senior Local Government manager for most of my working life, with some peripheral involvement with regional emergency management planning in South Australia.

The matters I wish to ask the Committee to consider relate to building insurance covers and bushfire refuges.

**2 INADEQUATE COVER IN CURRENT BUILDING INSURANCE POLICIES**

Term of reference (f) deals with assisting communities to recover from bushfires and although insurers are apparently taking a positive approach with the 2019-20 bushfire claims, it came to my attention that Choice Australia published research into insurance covers provided by leading Australian insurance companies.

The study revealed differences in wording between them and possibly loss of cover [see: CHOICE CEO on why the government must intervene on bushfire definitions in home and contents insurance — <https://www.choice.com.au/money/insurance/home-and-contents/articles/choice-ceo-alan-kirkland-op-ed-bushfire-definitions>].

For example, I discovered my house in the township of Hahndorf SA may not be covered for ember attack, the most common cause of houses being lost in bushfires, yet I had assumed in good faith that I was totally covered if my house burnt down in a bushfire.

The CHOICE article covers the issue very well, including highlighting the parallel situation that occurred with the definition of floods in Queensland, where the insurers successfully refused claims because the policies did not allow for inundation, as distinct from flooding.

Unless Government action leads to uniform cover that meets the reasonable understandings and expectations of consumers, insurance companies may refuse claims in the future, for damage in smaller fires, when the glare of the public spotlight is not so strong.

I am therefore asking the Committee to recommend the Government take similar action to that taken after the Queensland floods and remove the current ambiguity and problems associated with home and content insurance policies.

“We found problems with 70% of the 'fire' definitions, and major issues with 25% of policies.” CHOICE

**3 PROVISION OF INDIVIDUAL BUSHFIRE REFUGES**

Term of reference (d) relates to measures and policies to mitigate bushfire disaster, in this case, loss of life.

After bushfires in the Adelaide Hills several years ago, I asked if a design code could be provided as guidance for householders wanting to install bushfire shelters or bunkers within or near their homes. I was advised this was not possible, because such shelters would need to be sufficient to withstand temperatures as high as those created by nuclear bombs. Anything less would lead to liability claims and therefore could not be contemplated.

We live in different times, nevertheless can you imagine the road toll if the same 100% fail-safe principle was applied to seatbelts in motor vehicles? Patently, they won't prevent deaths in high speed head-on vehicle crashes on country roads, but in other less extreme crashes they work.

Applying that principle, I'm thinking that unless a well-constructed bunker is hit by a vicious fireball (i.e. very bad luck), people sheltering in them would have a very good chance of surviving a passing fire front.

A corollary to this is that if the fire authorities know from their records that a residence has a fire shelter, then the dangerous rescue missions we saw undertaken during the recent bushfires would not be

needed in those circumstances, thus reducing the risks and permitting resources to be used elsewhere on the fire front.

Such bunkers could also be a mandatory requirement as part of the design rules for building in bushfire prone areas, where the risk warrants it.

Clearly, the issue of bunkers/shelters is a technical question to be considered by bushfire behaviour experts and engineers.

What I am requesting is that the Committee recommend a scientific examination of the benefits of including in the Building Code of Australia (or its successor) a performance code for bushfire shelters (rather than consumers purchasing untried shelters, or building their own) and adding such shelters as another potential requirement within the rules for building within bushfire prone areas.

Let's not have "political correctness" or "perfection" prevent safety measures from being examined.