



Preparing for a hailstorm

- 1  Create your safety plan
- 2  Prepare your property
- 3  Know your insurance cover

In Australia, hail can cause serious damage in a matter of minutes. Here's what to do before, during and after a hailstorm to reduce the impact on your home or business.

For your safety

- › Clear leaves and debris from gutters, roofs and downpipes to prevent drains from clogging when heavy rain comes with hail.
- › Check your roof and repair any weak points for a better chance of withstanding a hailstorm.
- › Consider installing hail proof windows, or shutters over windows, doors, and skylights.
- › Close your curtains to prevent broken glass from any smashed windows falling inside.
- › Make sure that your family and colleagues know your evacuation plan and where first aid and emergency kits are kept.
- › Keep cars under cover in garages or car ports. If you don't have one, consider purchasing protective car covers.
- › Make sure important family or operational data is backed up and that any business stock or other key items can be moved.
- › Speak to your insurance provider to review your policy. Make sure you know what your insurance covers, and that the sum you're insured for covers the replacement value of the items you want to insure.

During a hailstorm

- › Contact **000** or your local SES in any emergency.
- › If safe to do so, make sure your vehicles are undercover, with hail covers secured.
- › Use a battery-powered radio to monitor your local radio station for updates on the weather, power supply, emergency warnings and evacuation alerts.
- › If you're on the road when a hailstorm hits, slow down and pull over somewhere safe.
- › Stay indoors and away from windows.
- › Monitor and follow the advice of emergency officials.

After a hailstorm

- › If there is any danger, contact **000** or your local SES.
- › If safe to do so, check your property and vehicles for damage.
- › Be sure to steer clear of any overflowing drains and gutters, as well as fallen trees or powerlines that may be damaged.
- › Once the danger has passed, take photos of damaged or destroyed items to help with any insurance claims.
- › Speak to your broker or insurance provider to lodge your claim, or make a claim online at <https://www.allianz.com.au/claims.html> or call **1300 858 649**.

We're here to help

Severe weather events can take an emotional toll on us. If you need help, speak to your broker or insurance provider to lodge your claim, or make a claim online <https://www.allianz.com.au/claims.html> or call **1300 858 649**.

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.

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