

Be Cyclone Season Ready

Prepare. Protect. Recover

Cyclone season runs from 1 November to 30 April, although cyclones can occur outside those dates. Preparation should be an ongoing building-management activity, not a last-minute response. Having a practical plan in place ahead of time can help protect your property, keep residents safe, and make recovery easier if a cyclone impacts your strata community.

Important: Don't wait for cyclone season to arrive. Plan ahead, maintain your property, check your insurance, and be ready to act.

PREPARE

Before cyclone season begins

- **Maintenance and inspections:** Maintain common property clearing drains and gutters, servicing pumps and backup power, trimming trees and vegetation, securing loose property items, and keeping doors, gates and access points operational. Inspect roofs, windows, balconies, external equipment, basements and essential services, and engage licensed professionals to address concerns or structural issues.
- **Review Your Insurance:** Ensure your insurance cover remains appropriate, understand your policy's key terms and exclusions. Keep the policy schedule, PDS and key contacts safe and accessible easily. Securely store up-to-date photo records of common property and assets.
- **Prepare a Cyclone Readiness Plan:** Develop and review a simple annual plan that assigns key responsibilities, maintains emergency contact lists and resident communication methods (sms, email). Identify authorised decision makers and set clear activation triggers based on official weather warnings to enable a timely response.

PROTECT

When a cyclone is approaching

- **Stay informed and communicate early:** Monitor Bureau of Meteorology weather warnings and local council. Follow emergency services advice, and keep residents updated with clear information and instructions.
- **Secure the property and essential services:** Bring in or secure loose items like furniture, bins and pot plants. Ensure drains and gutters are clear, and coordinate with service contractors for critical building plant like lifts and generators. Close and secure common-area doors, windows, gates, shutters and access points.
- **Prioritise safety and preparedness:** Support residents who may need assistance. Keep an emergency pack and key building and insurance information accessible. Stop outdoor preparations when conditions become unsafe.
- **Important: Residents should always follow official warnings, evacuation directions and local disaster information.**

RECOVER

Returning to normal

- **Prioritise safety:** Stay clear of damaged areas and hazards until authorities or qualified professionals confirm they are safe and contact emergency services if lives or safety are at risk.
- **Document the damage:** Safely photograph any damage before debris is removed. Keep a record of date, time, nature of event and affected areas creating a claims log with quotes, invoices and correspondence.
- **Contact BCB and make-safe:** Notify BCB promptly with a summary of what has occurred. Implement reasonable emergency make-safe works to prevent further damage, and keep all records and costs.
- **Restore services and communicate:** Restore essential services safely with relevant contractors and keep residents informed of conditions and next steps.
- **Repair and review:** Use licensed contractors for repair works. Strengthen resilience where possible, and capture lessons for future events.

Cyclone Season Readiness Checklist

Use this checklist as a guide to prepare your strata community for a cyclone.

PREPARE

- ☐ Complete roof and external building inspections
- ☐ Check and clear downpipes, gutters, drains and pumps
- ☐ Inspect windows, doors, seals and known leak points
- ☐ Secure external plant including solar panels, antennas, awnings and loose items
- ☐ Trim trees and landscaping
- ☐ Back up insurance schedule, policy documents, valuation, BCB claim contacts and pre-event property photos to a secure location
- ☐ Review Cyclone Readiness Plan including committee contacts, assigned responsibilities and activation triggers
- ☐ Confirm resident communication method, contact list and key contractor details

PROTECT

- ☐ Monitor weather warnings, follow emergency services advice, communicate with residents
- ☐ Bring in and secure loose furniture and items, ensure drains and gutters are clear, close common area doors and windows
- ☐ Plan for lifts, pumps, generator and essential services with service contractors
- ☐ Make arrangements for any residents requiring additional assistance
- ☐ Keep an emergency pack, key building and insurance information accessible

RECOVER

- ☐ Document any damage prior to debris removal or rectification works
- ☐ Implement reasonable emergency make-safe works to prevent further damage
- ☐ Notify BCB as soon as possible with a summary of what occurred
- ☐ Prepare a claim file with photos, quotes, invoices and correspondence
- ☐ Restore essential services safely with relevant contractors
- ☐ Carry out inspection and repair works using licensed contractors
- ☐ Debrief with the committee and capture any learnings to improve future cyclone responses

How Can BCB Assist

We can help you understand and review your insurance cover, prepare for claims, and support the insurance process after a cyclone. If your scheme is damaged, contact BCB as soon as possible to help manage the insurance claim.



Phone: [1300 987 940](tel:1300987940)



24/7 Emergency Assistance:
[1300 945 945](tel:1300945945)
(support provided by Johns Lyng Group)



Email: claims@bcb.com.au

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