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AAMI



FIREscreen

fire safety and awareness index

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Reality check:

Australians 'fire confident'
but are under-prepared



Three in ten don't leave keys in deadlocked doors or windows.

Eight per cent of Australian homes have no fire safety equipment.



This is the ninth annual *AAMI Firescreen Index*. It is published to raise awareness about the common locations and causes of fire in the home and steps to prevent home fires breaking out.

The Index is based on an independent study of Australians' attitudes and experiences of fire in the home. A survey of 2381 adults was conducted by Sweeney Research in the following locations:

- Adelaide
- Ballarat, Bendigo and Shepparton
- Batemans Bay, Bega and Ulladulla
- Brisbane
- Canberra
- Central Queensland
- Coffs Harbour and Port Macquarie
- Darwin
- Geelong
- Gold Coast
- Hobart
- Launceston
- Melbourne
- Newcastle and Gosford
- North Queensland
- Regional South Australia
- Sunshine Coast
- Sydney
- Tamworth
- Toowoomba and Darling Downs
- Wagga Wagga and Griffith
- Wollongong and Nowra

This research is supported by an in-depth analysis of home insurance claims lodged in 2005 by AAMI customers in the Australian Capital Territory, New South Wales, Northern Territory, Queensland, South Australia, Tasmania and Victoria.

Planning to prevent fire

Most Australians surveyed (87 per cent) say they are confident they would know the best response to a fire that started in their home (91 per cent of men versus 83 per cent of women). While this is a positive result, only six in ten (59 per cent) say they have a home fire escape plan in place, whereby all family members know what to do in the event of a fire at home that cannot be extinguished.

Three-quarters of Australians (75 per cent) say the gutters of their home are regularly cleaned or protected against the build-up of leaves and other debris

IT IS VITAL THAT RESIDENTS LEAVE KEYS IN DEADLOCKED DOORS WHEN THEY ARE HOME

– this proportion is higher in regional than metropolitan areas (80 per cent versus 72 per cent). Three-quarters of survey respondents (74 per cent) say that branches and foliage adjacent to their home are pruned back regularly. However, one in eight Australians (12 per cent) admit that given the current condition of their home, they believe it is a fire risk.

Not confident or prepared to deal with a fire

Although most Australians say they are confident they would know the best response to a fire that started in their home, one in 12 people (8 per cent) say

they would not be confident they would know what to do if they were confronted by a house full of smoke. Furthermore, one in five people (19 per cent) are not confident they would know how to use a fire extinguisher.

Of the Australians who do not have any fire equipment at home, one in ten people (10 per cent) admit they would not be confident they would know the best response to a fire that started in their home; and one-third (35 per cent) say they do not have a fire escape plan in place, whereby all family members know what to do in the event of a fire. One in five people who do not have fire equipment in their home (19 per cent) say given the current condition of their home, they believe it is a fire risk.

KEY FINDINGS

- **Confident but no plan:** Most Australians (87 per cent) say they are confident they would know the best response to a fire that started in their home but one-third (34 per cent) say they do not have a home fire escape plan in place.
- **Unsure what to do:** One in eight people (12 per cent) are not confident they would know what to do if they were confronted by a house full of smoke.
- **Homes without fire equipment:** 8 per cent of Australian homes have no fire safety equipment.
- **Not learning:** Almost one-quarter of people (23 per cent) who have experienced a home fire do not agree it would be sensible for their home to have more equipment for dealing with a fire.
- **Fire risk homes:** One in eight Australians (12 per cent) admit that given the current condition of their home, they believe it is a fire risk.
- **Kitchen a fire hotspot:** Almost six in ten people (58 per cent) who have experienced a fire at home say it started in the kitchen.
- **Children at risk:** Almost one-third of parents (29 per cent) say either their children would not know what to do in case of a fire breaking out in the home, or that they are unsure if their children would know what to do.
- **Learning to put out flames at work:** Six in ten people (60 per cent) who know how to use a fire extinguisher learned how via training in their workplace.

Deadlock door danger

In the past 12 months, several tragic fires have occurred across Australia where victims were trapped in houses by deadlocked doors. It is important to lock your house when nobody is at home, for security reasons, but it is vital that residents leave keys in deadlocked doors when they are home, to ensure easy exit in case of fire. Fortunately, half of Australians (49 per cent) say they leave the keys in deadlocked doors and windows for easy escape in the event of fire (a small increase on the 2005 proportion of 46 per cent). This was more common among householders in metropolitan than regional areas (52 per cent versus 44 per cent).

85%

of Australians say they are always well-informed about any fire restrictions relevant to their local area.



Slight improvement in fire safety equipment ownership

In the past 12 months, ownership of home fire safety equipment in Australia has increased slightly but most Australians still do not own a fire extinguisher or fire blanket for their home.

While most Australians have some form of fire safety equipment in the home, of those who have experienced a home fire, one in ten (10 per cent) still do not own a fire extinguisher, fire blanket or smoke alarm. Ownership of fire extinguishers is higher among people who have experienced a fire than those who have not (45 per cent versus 37 per cent). However, propensity to own a fire blanket is almost equal (28 per cent for fire victims and 26 per cent for non-victims).

Of those who have smoke alarms, 88 per cent say they are regularly checked to make sure they are working – the same proportion as 2005. Almost all owners of fire extinguishers are likely to know where

it is located (98 per cent) and most (92 per cent) say they can access it within one minute.

More than two-thirds of Australians (71 per cent) say it would probably be sensible for their home to have more equipment for dealing with a fire, such as fire blankets or extinguishers. However, almost one-quarter of people (23 per cent) who have experienced a home fire disagree it would be sensible for their home to have more fire-fighting equipment.

Bushfires and restrictions

Most Australians (95 per cent) agree that the threat of bushfire is a real concern for people who live in rural and regional Australia – this proportion is the same among both metropolitan and regional people. Six in ten (59 per cent) believe most bushfires are deliberately lit – a view more common among women than men (62 per cent versus 56 per cent).

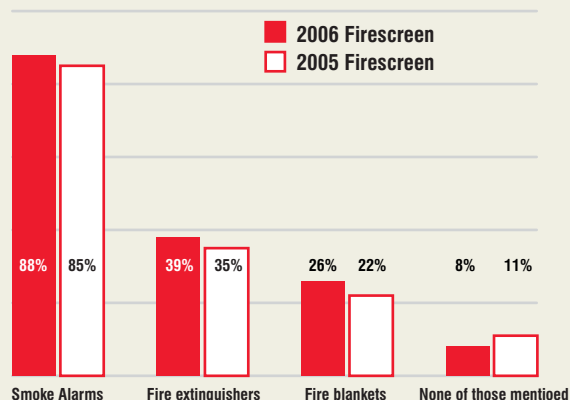
SIX IN TEN BELIEVE MOST BUSHFIRES ARE DELIBERATELY LIT – A VIEW MORE COMMON AMONG WOMEN THAN MEN

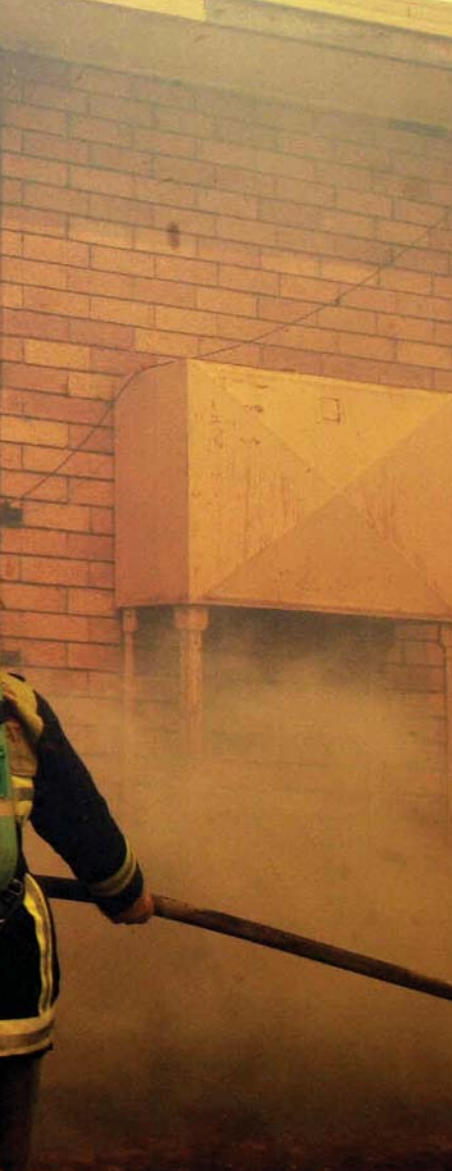
Most Australians (85 per cent) say they are always well-informed about any fire restrictions relevant to their local area.

Australians confident with burns first-aid

Fires in the home don't always cause major damage but more often than not, they cause burns to people.

FIRE SAFETY EQUIPMENT IN THE HOME





ACCORDING TO AAMI'S 2005 CLAIMS DATA:

Top three fire locations where home fires started 2003-2005

| Rank | 2003 | 2004 | 2005 |
|------|------------|------------|---------------|
| 1 | Kitchen | Kitchen | Kitchen |
| 2 | Loungeroom | Loungeroom | Loungeroom |
| 3 | Fence | Garage | Side of house |

Month of year with highest number of AAMI home fire claims

| 2003 | 2004 | 2005 |
|----------|------|--------|
| January* | July | August |

* - Canberra bushfires took place in January 2003

Fortunately, most respondents (92 per cent) say they would be confident they would know how to treat a minor fire-related burn at home.

Location, location – where fire starts

Of those who have experienced a home fire, 10 per cent say it occurred in the past year; and 51 per cent say it was in the last five years. One in 20 people (5 per cent) say their home fire destroyed the entire house.

Almost six in ten Australians (58 per cent) say the fire started in the kitchen, 7 per cent in the bedroom and 7 per cent in the lounge/dining room. Around half (49 per cent) say the fire was caused by cooking and 14 per cent say it was caused by faulty electrical appliances or fittings. However, of those who have smoke alarms in their home, only 37 per cent have them installed in the kitchen.

Of the people who have smoke alarms in their home, 75 per cent have one installed in the hallway; 39 per cent in the lounge/dining room; 37 per cent in the kitchen and 26 per cent in the bedroom(s).

Of the 18 per cent of respondents who say they smoke, 7 per cent say they smoke in bed.

PEOPLE ARE MORE LIKELY TO HAVE BOTH HOME AND CONTENTS INSURANCE AS THEY GET OLDER

about fire danger. However, almost one-third of parents (29 per cent) say either their children would not know what to do in case of a fire in the home, or they are not sure if their children would know what to do. One-third (34 per cent) say they do not have a fire escape plan in place, whereby all family members know what to do in the event of a fire at home that could not be extinguished.

One in 14 parents (7 per cent) report that they have experienced a fire-related incident involving children and 6 per cent say their children have suffered burns from a fire-related incident in the home.

Uninsured against fires at home

One in eight Australians (13 per cent) have no insurance for their home or belongings – this proportion has changed little since 2005 (14 per cent).

Seven in ten people (71 per cent) have both home building and contents insurance to protect their home and belongings, and almost nine in ten (86 per cent) have either home building or contents insurance.

People are more likely to have both home building and contents insurance as they age – 49 per cent of 18-34 year olds have both home building and contents insurance. Most (78 per cent) of 35-54 year olds and 85 per cent of people 55 years or older say they have both kinds of insurance.

Fire education and training at work

Fire authorities in all State and Territories communicate fire safety and prevention messages year-round and continually remind the community about fire safety in the home. One in eight Australians (13 per cent) has contacted their local fire authority about fire safety.

Of the people who know how to use a fire extinguisher, 60 per cent say they learned how at work; 13 per cent say they learned from a fire authority/fire volunteer; 9 per cent say they learned from reading an instruction manual and 7 per cent say they learned at school.

Children at risk in fire

Children are vulnerable in a fire scenario as they don't always know how to react to fire and will usually panic in such a situation.

The good news is that of the 22 per cent of survey respondents who have children aged 3-12 in the household, most (88 per cent) have talked to their children

SMOKE ALARMS AUSTRALIA'S BEST FIRE-FIGHTING TOOL

BY GREG MULLINS AFSM, COMMISSIONER, NSW FIRE BRIGADES



The 2006 AAMI Firescreen Index offers important insights into the preparedness of Australians in the event of a fire, particularly during

winter – a peak period for fires in the home. The research findings highlight that families need to take fire safety measures in the home, as well as ensuring that they have appropriate fire safety equipment.

Smoke alarms are perhaps the single biggest factor in keeping families safe. The AAMI statistics show that 88 per cent of Australians have installed a smoke alarm, unfortunately this means 12 per cent of homes still don't have one. The alarm's piercing sound is designed to wake everyone in the home in the event of a fire and allow them to escape. Several States have made smoke alarms a legal requirement in all homes. Regardless of local legislation,

the NSW Fire Brigades and its counterparts in other States recommend that all residents install smoke alarms and regularly test them.

As well as smoke alarms, every family needs a simple home escape plan which will help them get out alive. An escape plan simply involves drawing the rooms of the home on a piece of paper and identifying escape points and a meeting place for when occupants are safely outside. The same advice applies to businesses, which should develop and rehearse escape plans with their employees. Once you have a plan, remember to practise it regularly, particularly before winter.

The statistics also reinforce the fact that fires in the home are most likely to start in the kitchen. Safe cooking practices include supervising all cooking on the stove or in the oven, extinguishing any open flames before going to bed and keeping matches and other dangerous items safely out of reach of children.

Fire extinguishers and fire blankets are effective items in putting out kitchen fires and should be installed in an easily accessible place.

Other fire safety practices to be aware of during winter include: ensuring that power supplies aren't overloaded, such as piggy-backing double adaptors; checking electric blankets for damaged or frayed cords; placing portable heaters away from curtains, bedding and tablecloths and not leaving them unattended; removing lint from the clothes dryer filter and removing clothes when the cycle has finished; placing a screen in front of fireplaces and ensuring that chimneys are clean. Importantly, keys should be left in deadlocks so that you can easily escape if the need arises.

Firefighters across Australia are available to give advice on these and other fire safety tips. All of us need to work together to ensure that this winter there are no fire tragedies.

ARE YOU FIRE-SAFE IN THE HOME? 13 LUCKY TIPS FROM THE NSW FIRE BRIGADES

- 1** Install an adequate number of suitable smoke alarms and test them regularly.
- 2** Have a written home escape plan in case of fire and practise it regularly.
- 3** Make sure keys to all locked doors are readily accessible in case you need to escape.
- 4** Never leave cooking or any other open flame, including candles or oil burners, unattended.
- 5** Clean the lint filter of your clothes dryer each and every time you use it.
- 6** Never smoke in bed and take extra care if consuming alcohol while smoking.
- 7** In winter, take extra care when using heaters, electric blankets or open fires.
- 8** Don't overload powerpoints and switch off appliances when not in use.
- 9** Always keep lighters and matches away from children and educate them that they are 'tools not toys' and only to be used by adults.
- 10** If you have a garage or shed, remember to take extra care with any stored chemicals and fuels and always refuel mowers, edgers etc when they are cold and in the open.
- 11** If you have a gas, electric or wood BBQ, always check that it is in safe working order before use and that it is always operated by a responsible adult.
- 12** If you live in a bushfire-prone area, keep the ground around your home clear of leaves and other litter and remember to clean your gutters regularly.
- 13** In an emergency, call triple zero (000).



Always call 000 in case of emergency

HOW TO PURCHASE FIRE EQUIPMENT

SMOKE ALARMS

Smoke alarms can be purchased from department stores, hardware stores and electrical retailers. Houses often require multiple alarms depending on their size.

FIRE BLANKETS

Fire blankets can be purchased from hardware stores and many supermarkets (ensure blankets meet Australian Standards). Contact your local fire authority or check your fire service's website as many have products available for online purchase.

FIRE EXTINGUISHERS

Different types of fire extinguishers fight different types of fires (e.g. petrol, wood or cooking oil). It is recommended you contact your local fire authority to discuss which type best suits your needs. Extinguishers can often be purchased through the fire authority or they can direct you to where to buy one.

The *AAMI Firescreen Index* is prepared with the help of a nationally recognised independent research company Sweeney Research, which ensures the validity of the survey methodology and findings. The study is based upon a national telephone survey conducted in 2006 using a representative and statistically valid sample* of

2381 Australian adults in major population centres and regions across Australians.

Except where stated, the survey explored respondents' experience of home fires over their lifetime. AAMI's research may differ from government and police sources, which typically examine a 12-month period.

Also, smaller or unreported incidents may be captured in AAMI's research and not by others.

** The confidence interval for the sample size is plus or minus 2 per cent, which means that for the survey sample of 2381, if the observed percentage result is 50 per cent, the chances are 95 in 100 that the range – 48-52 per cent – included the true percentage for the total Australian population.*