

June 2007

AAMI



FIREscreen

fire safety and awareness index

www.aami.com.au

10 years
informing the community
about fire safety

Doing it for the kids

Most parents discuss fire safety with children... but many admit their children don't know how to handle home fires.



This is the tenth annual *AAMI Firescreen Index*. It is published to raise awareness about the common locations and causes of home fires and provides residents with advice on how to prevent home fires breaking out.

The *AAMI Firescreen Index* is based on an independent study of Australians' attitudes and experiences of fire in the home. It is based, in part, on a survey of 2382 adults in the following locations:

- Adelaide
- Ballarat, Bendigo and Shepparton
- Batemans Bay, Bega and Ulludulla
- 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 the Darling Downs
- Wagga Wagga and Griffith
- Wollongong and Nowra

This independent survey research is supported by an in-depth analysis of home insurance claims lodged in 2006 by AAMI customers in all States and Territories, except Western Australia.

Home is where the fire is

Nationally almost one-quarter of Australians (23 per cent) have experienced a fire at home.

South Australians are most likely to have experienced a home fire (30 per cent) while people in the Northern Territory are least likely to have had this experience (18 per cent).

Kitchens are the major hotspot for home fires in Australia: more than half (53 per cent) start in the kitchen, and

FOR ONE IN 17 VICTIMS (6 PER CENT), THE FIRE DESTROYED THE ENTIRE HOME



almost half (44 per cent) are caused by a cooking incident. The second most common starting place for home fires is the living room/lounge room — one in ten home fires start there.

One in eight home fires (12 per cent) are caused by faulty electrical equipment or fixtures.

While most home fires (89 per cent) are confined to the room where the fire started, in many cases it spreads to one or more rooms. For one in 17 (6 per cent), the fire destroyed the entire home.

Fail to plan or plan to fail

Although most Australians (72 per cent) say they would know the best response to a fire that started in their home, only half (47 per cent) have a home fire escape plan in place whereby all members of the household would know what to do.

Most Australian homes (93 per cent) have at least one smoke detector, one in three (31 per cent) have a fire extinguisher, and one in five (22 per cent) have a fire blanket. Alarmingly, one in 20 Australian homes (5 per cent) have no fire prevention equipment whatsoever.

Only one in five Australians (22 per cent) strongly agree that they would know how to use a fire extinguisher in the event of a fire. Most people (72 per cent) agree they should have more equipment in their home to deal with a fire.

Of the 93 per cent of Australians who have a smoke alarm in their home, one in 10 (10 per cent) admit they do not regularly check that it is in good working order.

Switch off the danger

While electrical appliances cause one in eight home fires (12 per cent), a significant proportion of Australians deliberately leave electrical appliances running and unattended.

The family washing machine is the appliance most commonly left running when people leave the home (49 per cent), followed by the television (29 per cent), dishwasher (27 per cent), air conditioner (23 per cent), stereo

TEN KEY FINDINGS

- 1 Fire – a common experience:** Almost one-quarter of Australians (23 per cent) have experienced a home fire.
- 2 Heat in the kitchen:** More than half of all home fires (53 per cent) start in the kitchen, and 44 per cent are caused by a cooking-related incident.
- 3 Electrical equipment sparks concern:** Faulty electrical equipment or fixtures are responsible for one in eight home fires (12 per cent).
- 4 Fire is not child's play:** Incidents caused by children playing with matches or lighters are responsible for 3 per cent of home fires.
- 5 A recipe for disaster:** One in eight (12 per cent) Australians with children (3-12) admit they allow their children to cook unsupervised.
- 6 Child safety – a delicate balance:** One in four parents (24 per cent) said their children would not know what to do in the event of a house fire.
- 7 Get out of the house:** Half of Australians (47 per cent) households have a home fire escape plan in place.
- 8 Smoke alarms on the rise:** Most Australian homes (93 per cent) have at least one smoke detector.
- 9 Protecting against the worst:** Should a fire totally destroy a home and its contents, only 15 per cent of Australians do not have insurance of any kind.
- 10 Insuring for change:** For one in 20 (5 per cent) Australians, it has been at least five years or more since they last updated their contents insurance.

Kids in the kitchen

With many parents engaged in full and part-time employment, their willingness to allow their children to cook unsupervised is of some concern.

Of the Australian households with children aged 3-12, one in eight (12 per cent) admit they allow them to cook unsupervised. This, together with evidence that cooking is the cause of 44 per cent of home fires, is potentially a recipe for disaster.

Despite this, parents are generally proactive in discussing the dangers of fire with their children: most (86 per cent) say they have talked to their kids about fire danger.

However, there is room for improvement given that one-quarter of Australian parents (24 per cent) said their children would not know what to do in the event of a fire in the home.

This is worrying given almost one in 10 (9 per cent) home fire incidents involve children.

Of those who have had this experience, one in five (21 per cent) considered the incident very serious and almost half (48 per cent) reported it was somewhat serious.

While parents seem willing to let their children cook unsupervised, they are less likely to allow them easy access to matches. More than half (62 per cent) of parents keep matches locked away from young children, which is of some comfort considering that 3 per cent of home fires are believed to have been caused by children playing with matches or lighters.



(19 per cent) and clothes dryer (15 per cent). One in 20 (5 per cent) Australians leave their ovens on whilst unattended.

Heaters are the least likely of appliances to be left running unattended, although one in 17 Australians (6 per cent) allow this to happen. This is of some comfort given that only half of all Australians (54 per cent) check the safety of their heating appliances before putting them into use over winter.

Deadlocked doors make for deadly escape

While it is important to be well-equipped to prevent, and be able to respond effectively to, a fire in the home, it is even

more important to be able to escape the home safely in the event of a fire that cannot be extinguished. Therefore, it is of concern that approximately one-third of all Australians (28 per cent) do not leave keys in deadlocked doors or windows.

Despite this, Australians are generally likely to take other basic measures to safeguard their home and its surrounds against fire breaking out:

- 62 per cent of Australians regularly clear their gutters of leaves and other debris and build-up; and
- 67 per cent regularly prune branches and foliage surrounding their homes.

Only one in eight Australians (12 per cent) believe their home is a fire risk.

IT IS OF CONCERN THAT APPROXIMATELY ONE-THIRD OF ALL AUSTRALIANS (28 PER CENT) DO NOT LEAVE KEYS IN DEADLOCKED DOORS OR WINDOWS

Sunday bloody Sunday

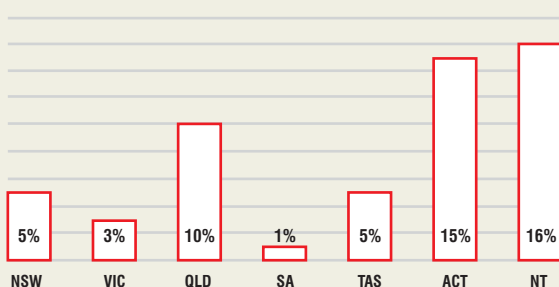
Nationally, most home fires (17 per cent) are likely to occur on a Sunday between 4pm and 8pm when most family members are home, according to 2006 AAMI insurance claims data.

Of all AAMI fire claims in 2006, one in five (20 per cent) started in the early evening, which is consistent with findings that most fires begin in the kitchen (53 per cent) and that 44 per cent are caused by cooking.

Underinsurance is a fire risk

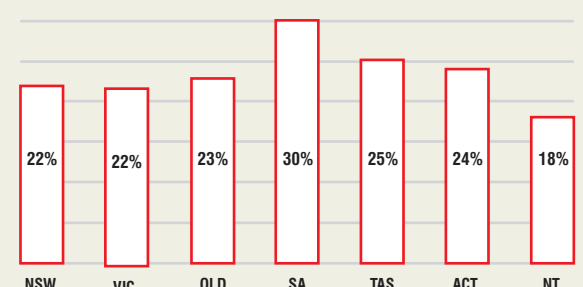
Fortunately, fires that result in the complete loss or destruction of home and/or contents are uncommon. In the

HOMES WITH NO FIRE PREVENTION EQUIPMENT



Source: 2007 Sweeney Research

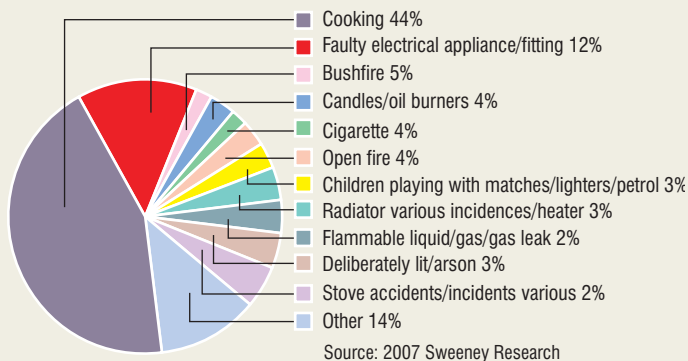
EXPERIENCES OF HOME FIRES



Source: 2007 Sweeney Research



CAUSE OF FIRE



Source: 2007 Sweeney Research

are more confident that they have enough insurance to cover themselves against complete loss of their home contents – two-thirds (65 per cent) admit they would be adequately covered for this.

When asked why their contents were insured for less than their full replacement value, 43 per cent of Australians said that they had not updated their insurance after acquiring additional items, one in seven (14 per cent) said the likelihood of their home being completely destroyed is remote, and one in 11 (9 per cent) said their belongings were not worth insuring for their full value.

Almost half (45 per cent) of Australians have not updated their contents insurance in the last 1-5 years, and 4 per cent have not done so in the last 6-10 years. One in 25 Australians (4 per cent) do not know, or cannot remember, when they last updated their insurance.

AAMI is the only major Australian insurer to provide a home building insurance

ONLY THREE IN 10 AUSTRALIANS (29 PER CENT) BELIEVE THAT THEY HAVE ENOUGH INSURANCE TO COVER AGAINST THE COMPLETE LOSS OR DESTRUCTION OF THEIR HOME

policy that guarantees the complete placement of the policyholder's home, regardless of cost.

his standard Complete Replacement cover benefit addresses the common problem of underinsurance. According to a 2005 report by the Australian Securities and Investment Commission (ASIC), 70 per cent of Australian homes are underinsured against their complete replacement in the event of total loss or destruction.

Fire and Theft Contents Cover – some relief for renters

Renters are amongst Australia's most vulnerable householders – four in 10 (39 per cent) have no home contents insurance whatsoever. However, renters are susceptible to home fire – one-quarter (24 per cent) report having had this experience.

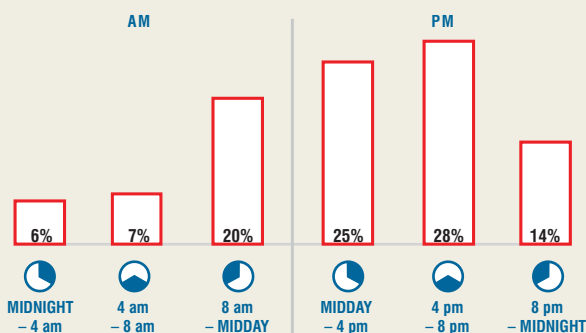
AAMI's Fire and Theft Contents Insurance Policy provides protection for renters against the two major risks: fire and theft. The policy is designed for people who want a simple, affordable policy to protect their household assets.

rare event of a fire that results in the complete destruction of a home and its contents, it is reassuring that only 15 per cent of Australians do not have any insurance protection against this kind of loss.

Many Australians (66 per cent) are insured against damage to or loss of their home. Most (80 per cent) are covered against loss of their home contents, and 43 per cent have extra cover to protect against the loss or destruction of personal valuables, such as jewellery and original works of art.

Only three in 10 Australians (29 per cent) believe that they have enough insurance to cover against the complete loss or destruction of their home. However, they

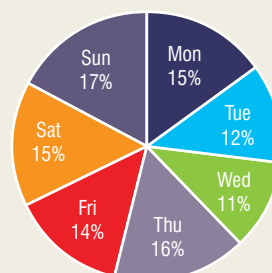
HOME FIRES BY TIME OF DAY



Source: 2006 AAMI Claims Data



HOME FIRES BY DAY OF WEEK



Source: 2006 AAMI Claims Data

CHILD SAFETY IS NO ACCIDENT

DR MARK STOKES, PHD BBSC (HONS) CBS MAPS MCHP MCOP
PRESIDENT, KIDSAFE VICTORIA INC.

Burns are a permanent injury leading to extensive, expensive medical care and often immense psychological damage. This is why fire safety is a critical element in any home, play area or workplace.

The majority of child deaths and injuries due to fire occur in the home. Most of these are preventable through the implementation of simple strategies. With many parents admitting that their children would not know what to do in case of a fire, there is obviously a strong need for parent and caregiver education as to how they can make their homes safer for children.

Parental vigilance is the key element in preventing fires. Ensuring matches, lighters, irons and electrical cords are stored out of reach of curious children is essential. Heaters should be placed away from curtains, furniture, clothing, bedding and other flammable material. When purchasing children's nightwear,

choose wool or cotton rather than polyester clothing and look for clothing with a 'low fire risk' tag. Good practice requires that all heaters and appliances (especially tumble dryers) are turned off before going to bed or leaving the house.

The installation of electrical safety switches to protect against faulty wiring or products is a good safety measure for parents. Regularly checking and replacing any electrical appliances with frayed cords, and ensuring that electrical power boards and switches are not overloaded are simple activities that can reduce the risk of fire in your home.

Similarly, the prevention of contact burns can be achieved through parental vigilance. Relatively simple acts such as installing guards around fireplaces, heaters and on top of stoves are a good start. Installing safety gates in kitchen and BBQ areas will help keep

children away from these potentially dangerous areas.

Preventing injury in the case of a fire is about being prepared. Installing smoke alarms, and regularly testing and replacing their batteries is a mandatory precaution. Of equal importance is having a fire escape plan that you practice with your children at least twice a year. Teach your children what to expect in a fire.

Have fire extinguishers and fire blankets easily accessible in your home. Place these at least three metres away from the potential source of a fire, such as a stove, oven or fireplace, to ensure access is not impeded.

All families should be prepared for a fire by discussing and implementing these simple strategies with their children. By following these steps you are minimising the risk of fire-related injury or death to your child... after all Child Safety is No Accident!

TEN TOP FIRE SAFETY TIPS

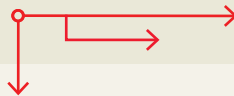
- 1** Have an adequate number of suitable smoke alarms installed throughout your home and make sure that you test them regularly.
- 2** Develop a home escape plan and rehearse it with all the members of your household.
- 3** If you have a fireplace, always place a screen in front of it when in use, and keep the chimney clean.
- 4** Check electric blankets for damage or frayed cords before placing them on the bed. To test an electric blanket, lay it flat on top of the bed, then switch it on for five minutes to confirm it is OK, before affixing it to the bed.
- 5** Take care to keep curtains, tablecloths and bedding away from portable heaters.
- 6** Keep wet clothing at least one metre from heaters or fireplaces.
- 7** If you use a clothes dryer, ensure you clean the lint filter each time you use it.
- 8** Always use candles and open flames with care and extinguish them before going to bed or the leaving the home.
- 9** Store matches and lighters in a secure place not accessible to young children.
- 10** Use only authorised installers of fixed heating appliances. Oil, gas or wood heating units may require a yearly maintenance check.



Courtesy of the NSW Fire Brigades

Always call 000 in case of emergency

BUILD YOUR OWN FIRE ESCAPE PLAN



On AAMI's website – located at www.aami.com.au – you and your children can draw your own fire escape plan and play the fire escape game. The fire escape game tests children's fire safety knowledge and improves their understanding of fire dangers.

By involving children in developing and practising your family's home fire safety plan, you also increase your child's ability to get out of the house safely, should a fire occur.



The *AAMI Firescreen Index* is prepared with the help of nationally recognised independent research company Sweeney Research, which ensures the validity of the survey methodology and findings. The study is based on a national telephone survey conducted in 2007

using a representative and statistically valid sample of 2382 Australian adults in major population centres across Australia.

Except where stated, the survey explored respondents' experiences of home fires over their lifetime. AAMI's

research may differ from government and police agencies whose research is typically limited to a 12-month period. Also, smaller or unreported incidents may be captured in AAMI's research but not by others.