

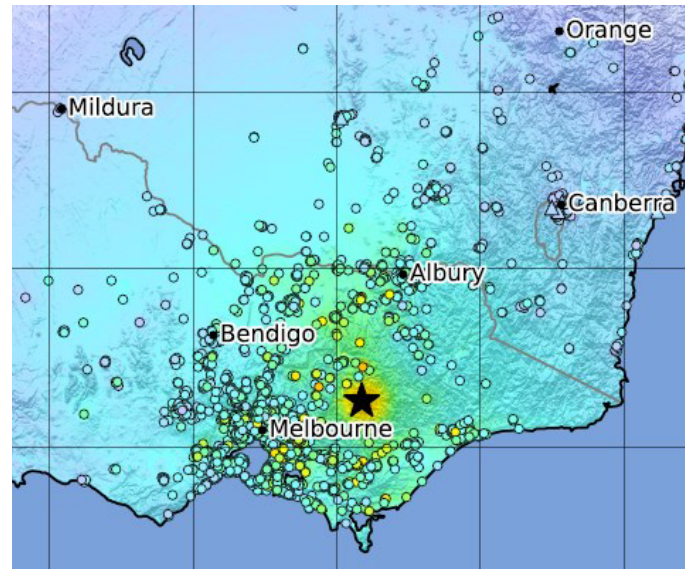
# EARTHQUAKE RISK PROPERTY GUIDE

## EARTHQUAKE / TREMOR RISK IN AUSTRALIA

In Australia we generally don't consider Earthquakes or tremors a major risk.

However, Geoscience Australia says that on average 100 earthquakes of magnitude 3 or more are recorded in Australia each year. Earthquakes above magnitude 5.0 (such as the destructive 1989 Newcastle earthquake), occur on average every one-to-two years. About every ten years Australia experiences a potentially damaging earthquake of magnitude 6.0.

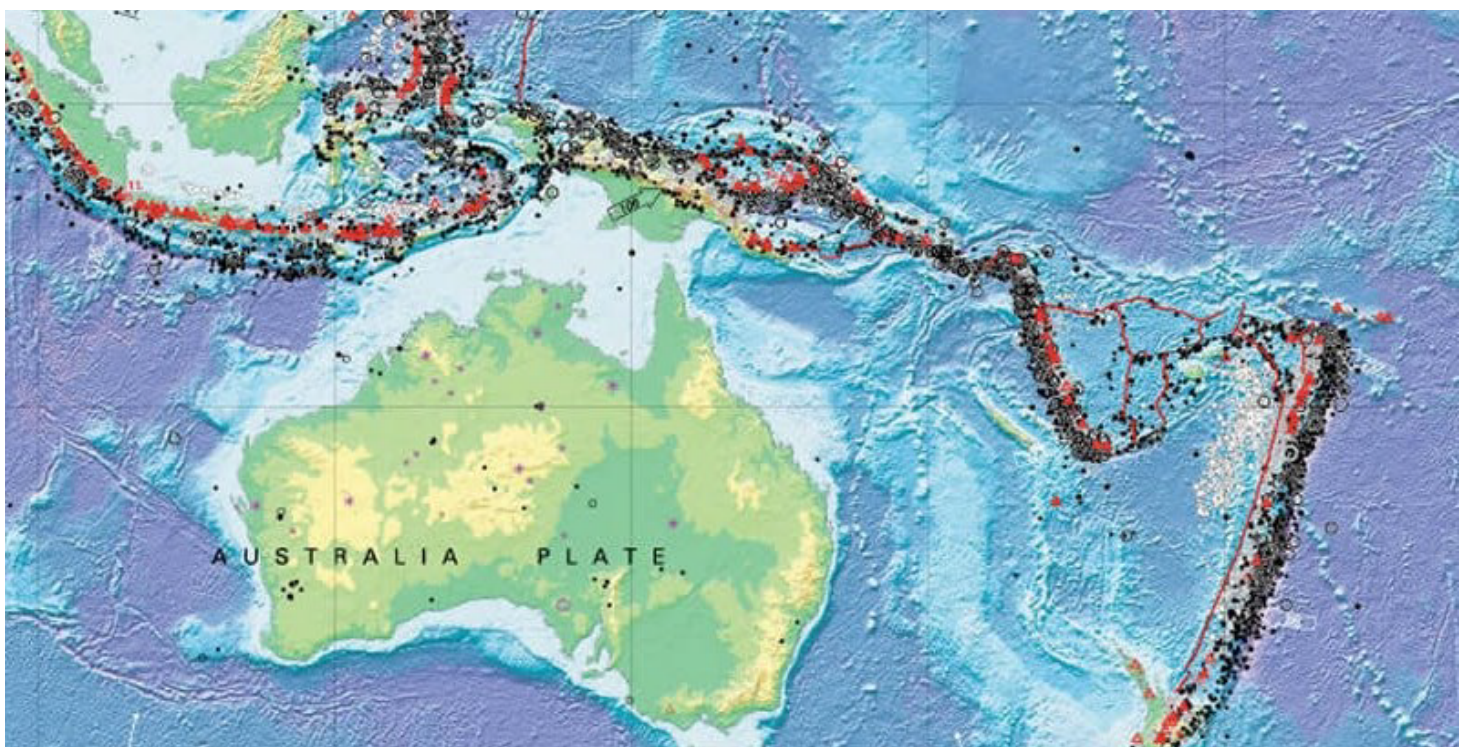
The SE Australia earthquake in Sept 2021 was 5.9 magnitude felt with the following shakemap:



## HOW BIG DO EARTHQUAKES GET IN AUSTRALIA?

There is a very good explanation from ABC News on YouTube: <https://youtu.be/SQB7rcY5bqI>

Basically, Australia does not sit on a major fault line so it is less likely to experience a major earthquake, however we do have a risk of intra plate earthquakes.



## AFTER THE EARTHQUAKE – CHECKING YOUR PROPERTY

Although it is very rare to have major damage to property from an earthquake, minor damage is possible and more common. Following is the 10 Point Check after the quake:

1. DO NOT enter the building unless you know it is safe. Walk around the outside of the building systematically checking each wall from top to bottom looking for cracks or signs of movement. Particularly inspect to see if there are serious cracks that might make the building unsafe.
2. Look at the roof and see if there are any tiles moved or missing.
3. Once you feel sure the outside is safe you can move inside and check all the walls and ceilings for cracks. Walk around the floors in each room and see if there are any cracks or gaps opened up between the floor tiles.
4. Check all the windows and doors and see if they still open and close properly. Movements in a house can often push the frames out of square, only a very small movement can result in a door or window sticking or the catches or locks not engaging properly. Cracked or broken windowpanes are also a give away.
5. Look for cracks in the roof structure and the mortar. It might not be obvious straight away, but it might become more obvious when it rains.
6. Check flooring. Sometimes earth movement causes flooring to 'pop' out of place or you can feel it as being bouncy to walk on.
7. Check for damp patches on the grounds where pipes may be broken.
8. Check the fence line. One of the easiest ways to see if the earth has shifted.
9. Large cracks in the plaster.
10. Check the stairs in a multi-story building are in good condition.



## NOTIFYING THE INSURER

It is important to notify the insurer straight after the damage is noticed. If the insurer is unsure, they will appoint a structural engineer to review safety and integrity. A vast majority of damage may be cosmetic, but structural damage can sometimes be hidden. It is better to notify the insurer immediately and be sure. Claims that come in years after the event are often declined via the wear and tear exclusion on policies.

## QUESTIONS

Please contact your Diocese office if there are any questions or you wish to submit an insurer notification.