

Property loss prevention Bushfire checklist



Self-assess your business risk

We've pulled together a handy checklist so you can self-assess the risks to your business. It's just for your own information purposes – so you don't need to send it back to us.

This checklist does not constitute a certificate, statement, record or advice about the compliance of any of your fire protection systems with any applicable standard, requirement, specification, legislation or code. You should consult an appropriately licensed contractor.

Site preparation – Prior to bushfire season – items to consider include	
Develop/review written pre-bushfire plan with the public fire service. At a minimum address the following issues: • access and egress paths (including alternatives in case of paths being blocked by fire) • warning methods • communication channels during emergency. Annually review your bushfire emergency response plans with the local fire brigade.	☐
Ensure emergency response team members understand their duties in a bushfire and are adequately trained and prepared.	☐
Keep any machinery clear of vegetation and install spark arresters to exhausts.	☐
Consider the landscaping including removing vegetation that may impact buildings by providing a source of fire spread.	☐
Ensure that there is an adequate and reliable water supply available to meet automatic sprinkler and hose stream demands. Use non-combustible water tanks. Do not use wooden or plastic tanks. Place water pipes from dams underground.	☐
Above-ground water tanks should have a fire authority-compatible tank fitting. Installing a 'T' or 'Y'-type fitting with two outlets – one for the fire authority and one for you will enable you to operate your hoses alongside a fire authority truck if you choose to.	☐
Ensure all fire pumps are diesel driven or have a diesel driven back up. Electricity supplies are susceptible in the event of bushfire.	☐
Hydrants should be positioned around the building and on the roof so that they can reach every wall and roof surface, and yard storage area.	☐
The fire pump house should be: • constructed with walls of brick, concrete block, or stone, and the roof of reinforced concrete • locate on the leeward side of the site and buildings if there is a clear fire exposure. The suction or gravity tanks should also be located on the leeward side.	☐
Where possible important utility supply lines and pipes should be located below ground. Sections that are required to be above ground should be constructed of non-combustible materials.	☐
Buildings should ideally be constructed of non-combustible materials. If any buildings are combustible, consider the following: • installing outside/exposure sprinklers to protect any combustible exterior walls • treating wooden exterior walls with fire-retardant paint • treating other external combustible surfaces with flame-retardant intumescent paint.	☐
Use automatic or normally closed, external doors. Doors and door frames should have a fire rating equivalent to the walls that they are contained in or a minimum of one hour. They should be constructed so that sparks cannot be blown through the gaps. Particular attention should be paid to the gap under the doors. Ideally doors should have no glazing. If glazing is required use toughened glass, with a minimum thickness appropriate to the bushfire attack level (BAL) for the property, as set out in AS 3959:2018 Construction of buildings in bushfire-prone areas.	☐
Install metal screen doors over timber doors.	☐
If there is a door fly screen the screen should be made of corrosion resistant bronze or steel mesh with a maximum aperture of 2 mm. The frame should be metal or non-combustible.	☐
Install shutters which have a fire rating equivalent to the walls that they are contained in or a minimum of one hour to protect windows and frames. Ensure the shutters are strong enough to withstand short term flame contact, high radiant heat and the impact of flying debris.	☐

Site preparation – Prior to bushfire season – items to consider include (continued)	
Where fire shutters cannot be used, ensure glass is toughened and appropriate to the bushfire attack level (BAL) for the property, as set out in AS 3959:2018.	☐
Window frames should ideally be made from non-combustible material. If timber frames are used ensure they are well maintained and painted.	☐
Seal gaps around window frames with a fire retardant sealant.	☐
Install steel-framed wire mesh screens to cover: • window and frame • any openings to underfloor void spaces, vents in walls or roofs and weep holes in masonry wall Screens should have close-weave bronze or steel mesh with openings that do not exceed 2 mm. Aluminium or plastic screens should not be used.	☐
Air conditioning system air intake openings should be fitted with automatic dampers actuated by smoke detectors.	☐
Cover gaps in evaporative coolers with metal mesh or ember protection screens. Check with evaporative cooler supplier to ensure that the installation of the mesh does not compromise the performance of the system.	☐
Consider replacing any asphalt roof shingles with tiles or slate.	☐
Use sarking (reflective non-combustible sheeting) under the roof to stop embers. Alternatively compressed mineral wool insulation can be effective for sealing gaps.	☐
Where possible rainwater gutters should not be installed on the roof as they collect leaf debris that can be easily ignited. Ground level drains should be used to collect and dispose of rainwater.	☐
Skylights should be avoided where possible. If skylights are necessary ensure glass is toughened and the thickness is appropriate to the bushfire attack level (BAL) for the property, as set out in AS 3959:2018. Alternatively, cover the existing skylights with external non-combustible fire screens. Note a structural engineer will need to confirm the adequacy of the roof structure for any significant additional weight.	☐
Ensure that buildings are not directly connected to any combustible attachments such as wooden fences. Provide separation with a masonry or metal barrier.	☐
Consider the installation of a bushfire sprinkler system. This is to help extinguish embers that land on buildings. Considerations include an adequate water supply to run for several hours, power to run the system if no mains power, effect of wind. Professional advice should be sought.	☐

Site Preparation – Bushfire Season – areas to consider include	
Ensure roof guttering is clear of leaves and other debris.	☐
Ensure eaves are sealed to prevent debris entering roof spaces.	☐
Remove combustibles and debris from underfloor spaces and seal.	☐
Remove all combustible yard storage.	☐
Remove or minimise outdoor storage. If necessary store in small piles, with a 10 m space separation, downwind of prevailing bushfire approach direction, taking into account building construction. If practical use non combustible shipping containers to store combustible materials in the yard. Do not place storage under awnings, platforms, decks, or porches.	☐
Maintain a minimum 20 m separation between yard storage and any building regardless of construction. Greater distances may be needed for certain bulk storages. Further guidance can be provided by Vero Risk Engineering.	☐
Remove tree branches that overhang buildings, fire pump houses, tanks, or open reservoirs. Ensure no branches are within 10 m of buildings.	☐
Prune lower branches of trees to 2 m and remove vegetation beneath to provide a vertical fire break.	☐
Within 20 m of buildings: • Ensure all the shrubs are at least 3 times their mature height away from the building. • Remove any plants with a height greater than 10 cm from directly in front of windows or glass features.	☐
Keep all vegetation (grass) to less than 10 cm high, other than the odd shrub. Within 10 m of buildings keep grass to a height of 5 cm. Over 10 m from buildings keep grass to between 5 and 10 cm to retain moisture.	☐
Keep paddocks adjacent to facility well grazed if possible.	☐
In summer, water foliage regularly (as allowed) to retain the moisture content.	☐
Check local power lines are not rubbing against trees or other objects.	☐
Gas cylinders should be protected from radiant heat and flame contact.	☐
Gas bottles should be anchored securely and placed so that if they vent it is away from the buildings or flammable materials.	☐
Ensure all fire fighting equipment is in service and available. Ensure enough hoses are available to provide full site coverage.	☐
Maintain any fire breaks. Contact the local fire authority to conduct prescribed low-intensity burning in the non-hazardous periods of the year to remove vegetation where needed.	☐

Site Preparation – Imminent Fire – areas to consider include	
Remove combustible yard storage, including door mats.	☐
Relocate valuable stock and supplies.	☐
Safely store or relocate plastic drums of ignitable liquids.	☐
Where possible block downpipes with plugs and partially fill gutters with water.	☐
Close all windows, doors, shutters and other openings. Where installed, fit window screens.	☐
Take down curtains and move furniture away from windows.	☐
Block gaps around doors and windows with wet towels.	☐
Ensure that computer server is backed up and backup is not stored on site.	☐
Place equipment in safe mode for expected loss of utilities services.	☐
Shut down HVAC systems. Leave water running through the air conditioner system if possible.	☐
Wet down any combustibles/fuels that remain outside if time is available.	☐
Turn off the gas supply.	☐
Have fire fighting equipment ready, including running out hose reels.	☐
Leave front or access gate open.	☐

Site Restoration – Following a bushfire – areas to consider include	
Do not enter any bushfire effected building until it has been declared safe.	☐
Beware of any chemicals that may have been damaged by fire or falling debris. Seek professional advice.	☐
Patrol all areas of the site looking for burning/smouldering materials.	☐
Extinguish any spot fires. Focus on buildings, then outdoor structures and equipment, storage and vegetation.	☐
Check roof and underfloor spaces.	☐
Ensure all personnel remain hydrated.	☐
Continue to patrol the area for several hours.	☐

For more information

vero.com.au/risk-management

Contact us at riskengineering@vero.com.au

This checklist does not constitute a certificate, statement, record or advice about the compliance of any of your fire protection systems with any applicable standard, requirement, specification, legislation or code. You should consult an appropriately licensed contractor about the compliance of Queensland fire protection. The information contained in this Checklist is general in nature only and does not take into account your specific risks and hazards, nor does it imply insurance coverage. No representation or warranty, express or implied, is made as to the completeness of this Checklist and you should consider whether it adequately covers all of your hazards and risks. Subject to any rights you may have under any law, AAI Limited ABN 48 005 297 807, trading as Vero Insurance ("Vero") does not accept any legal responsibility or liability for negligence or otherwise to you or anyone else who seeks to rely on this Checklist. This includes, without limitation, loss arising from a possible failure of the Checklist to incorporate any applicable Australian Standards or identify any regulatory or statutory requirements or other risks or hazards beyond those mentioned in the Checklist - please make your own enquiries.