



# Toodyay fires spark focus on insurance

THE repercussions of the Toodyay fires are still being felt by hundreds across the state, with many farmers reviewing their current policies, in particular fire damage.

Thirty eight homes were lost in the December bushfire disaster at Toodyay, along with farm sheds, equipment and livestock.

Country Wide Insurance Brokers managing director Ray Ball highlighted the impact of bushfires and how the right insurance could help in the aftermath.

“The devastation bushfires bring to its victims and their lives is something no insurer can cover,” Mr Ball said.

“However if you have the right cover in the first place, and you are unfortunately devastated by fire, it can take away part of the problem when it comes to the clean up.”

Mr Ball said it was important for farmers to make sure their insurance policy was one that suited their needs.

“Our Country Wide Insurance Brokers team can provide the assistance required to determine farmers’ exposure to fire risk, and thus advise you of the options available to ensure the cover will protect you and your family,” Mr Ball said.

“It has been suggested that the Toodyay fires were started by a spark from a fallen power line which really highlights how little it takes to cause something so catastrophic.

“This is why it is important farmers put their insurance policy on their priority list - it is protecting the livelihood for you, your family and everything you have worked for.”

Country Wide Insurance Brokers have provided some important issues to consider when choosing a policy, which include:



Country Wide Insurance Brokers Narrogin branch manager Cliff Atkinson (right), discusses insurance options with a local farmer.

- Determining the full replacement value of a property is a prime objective. It is important that time is taken to correctly assess the level of cover needed before experiencing a loss
- Identify what property is crucial to a farming

- operation and prioritise in deciding what protection is available for these items
- Consider your policy to include cover for ongoing farming expenses if your business is interrupted following a claim

- Ensure you are comfortable that the Broker you choose to assist with your insurance policy can provide the service, knowledge and choice you require.
- More information: Contact your local Country Wide team.**