

Media Release

Chiefs of Staff, News Directors

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Why are so many Australians not insured against disaster?

Almost one in 10 regional Australians do not have home insurance and, of those who do, one in four do not have adequate cover, according to new research to be discussed in Hobart this morning.

University of Tasmania urban geographer Dr Kate Booth will address the 13th Annual Geography and Spatial Sciences Conference about why Australians are inadequately insured against natural disaster.

“Insurance is increasingly identified as the disaster management technique of choice, yet significant numbers of Australians either don’t have insurance or are under-insured,” Dr Booth said.

“Findings from our survey of bushfire prone regions in Australia indicate 13 per cent of those surveyed are without insurance cover for their assets – nine per cent of home owners are without house insurance and 41 per cent of tenants do not have contents insurance.

“And approximately one-quarter of those who are insured may also be inadequately covered.

“While affordability is a recognised contributor to under-insurance, our pilot research indicates that insurance decision-making is informed by a range of complex and interconnected factors.

“We observed that householders base their decision on whether to take out insurance on family networks, social morality associated with who does and does not have insurance, uncertainty and anxiety created through a lack of transparency on behalf of insurers, and confusion about replacing household items that are hand-me-downs or second hand.

“Mistrust in insurance companies and a lack of transparency in insurance costs and pay-outs provides a stronger logic for choosing not to have insurance than for having insurance.”

Fire management in wilderness areas will also be discussed at the Geography and Spatial Sciences Conference in Hobart this week (June 7 and 8).

The theme of the conference, *Climate Change, Fire and the Future of Tasmania's National Parks*, was chosen following last summer’s bushfires that affected large areas of Tasmania’s highlands.

Professor of Environmental Change Biology at the University of Tasmania David Bowman is the keynote speaker for the first day of the conference and will discuss how we can sustainably live

with flammable ecosystems, and if climate change is driving a fire-feedback loop that could transform entire landscapes and possibly the biosphere.

Professor Graciela Metternicht, who is the Director of the Institute of Environmental Studies at the University of NSW, will further expand on this topic on the second day of the conference in her keynote talk looking at human-environment interactions, such as environmental degradation, climate change, sustainable management of natural resources, freshwater scarcity and loss of biodiversity.

Conference coordinator Professor Matt King says the conference will also cover topics such as environmental and urban planning, land-use and using spatial technologies to better manage and understand natural, urban and farmed systems.

“The conference brings together the interconnected, cutting-edge disciplines of geography, environmental studies and spatial sciences from the University,” Professor King said.

“We are tackling some of the world's most significant problems, relating to environmental sustainability, understanding the effects of climate change, management of wilderness regions, earth observation, and the social and cultural importance of space and place.”

Other conference presentations highlighting the latest research include:

- Recent changes to Tasmania’s climate
- Changes to vegetation on Macquarie Island
- Using spatial technologies to identify eucalypt species in forests
- Tsunami modelling for south-east Tasmania
- Crop modelling with drones
- Tourism impacts on the Port Arthur Historic Site

The conference program is available [online](#).

The conference is being held in the Geography Building, University of Tasmania Sandy Bay Campus.

To organise interviews with conference speakers, contact Kathy Grube from the School of Land and Food, on 0418 524 297.

Information released by:

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