

Have you prepared for a flood?

We hear it all the time – a disaster has ruined lives and businesses.

Too often people unfortunately seek comfort in the belief that ‘it could never happen to me’. Yet claims reported to Guild Insurance tell us otherwise. They remind us that businesses suffer losses every day.

Some business owners have unrealistic expectations about how they’ll cope if the unthinkable happens. Businesses are often surprised at just how much they’re impacted when a disaster occurs. This is why planning for a disaster is vital. Once something happens, the time to prepare has gone.

All businesses need to be realistic about what can happen and be proactive in putting risk management strategies in place.

Matters to consider when preparing for a flood

- > Understand your risk of flooding based on location and current weather warnings
- > Know the safest route out of your local area

- > Follow and adhere to flood warnings when issued
- > Have a plan, and rehearse it, for what to do in the event there is a flood. This plan includes but isn’t limited to:
 - What equipment and stock can be stored off the floor or on upper levels of a building to minimise loss
 - Which objects can be secured so they’re less likely to be washed away
 - An evacuation plan which needs to consider not only staff but any clients or other visitors who may be on the premises
 - An emergency items kit which is packed at all times and includes all emergency contact phone numbers, mobile phone chargers and a first aid kit
- > Be sure all staff are involved in preparing the business for a flood
- > Understand what you’re insured for in the event of a flood; contact your insurer if this needs updating

Flood preparation resources

All states have a range of resources to assist business and individuals prepare for and cope with a flood. Utilise these resources to ensure you’re as prepared as you can be.

- ACT** esa.act.gov.au/community-information/storms-and-floods
- NSW** ses.nsw.gov.au/disaster-tabs-header/flood
- NT** securent.nt.gov.au/prepare-for-an-emergency/flooding
- QLD** getready.qld.gov.au/natural-disasters/flood
- SA** ses.sa.gov.au/site/community_safety/floodsafe/flood_information.jsp
- TAS** alert.tas.gov.au/prepare/pages/Flood.aspx
- VIC** ses.vic.gov.au/get-ready/floodsafe
- WA** dfes.wa.gov.au/safetyinformation/flood/Pages/prepareforflooding.aspx



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