



# Mitigating bushfire risks.

Bushfires are an unfortunate part of life for many people and businesses in Australia and the devastation they cause can be catastrophic. Sadly, the recovery from bushfire damage is often not as quick as people would hope and this can have significant consequences for businesses.

We can't prevent a bushfire from occurring, but we can take steps to reduce the impact. The tips below will assist business owners and their staff be better prepared for a bushfire and better able to prevent or reduce impacts to the business. They'll help you get back on your feet and trading again sooner.

## Pre-bushfire planning

- > Make yourself aware of the bushfire risk and likelihood for the location you're in. If new to an area, engage with others who live and work there to understand the bushfire history of that area.
- > Have an evacuation plan and ensure all staff are familiar with this. It should include details on the likely warning timeframes and fire refuge areas or meeting points. Again, engage with others in the area as well as fire authority's to assist in creating a safe plan.
- > Prepare an emergency kit that allows access to important information, equipment or tools. There'll be occasions where the damage to a building is so great that it can't be safely entered. Therefore, business owners must consider what they'll need to access to both deal with the damage caused (such as insurance details and an asset register) and maintain business operations as much as is possible.
- > Have your data and any business information which is stored electronically backed up in a way that can be accessed off site. This is important if the premises can't be accessed or if information has been lost due to power shortages. Alternatively, consider cloud hosted storage solutions to protect your data.
- > Ensure your business' asset register is up to date. A detailed asset register means the process of an insurance claim is much faster and hassle free.
- > Discuss insurance cover, including business interruption, and its costs with your Guild Insurance Account Manager or insurance adviser and ensure you understand the financial protection afforded to you in the event of a bushfire.
- > Don't store flammable materials close to your premises and manage the vegetation around the premises.

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- > Develop a business continuity plan that will detail how you'll manage your customer needs as well as your business and financial needs immediately after a catastrophic event. Thinking about this before an event can make the immediate impact and stress more manageable.

- > Given there'll likely be high demand for many services and trades, it would be wise to create a list of local services before there's an urgent need. Utilise the knowledge of your local real estate agents; they can be a great support for putting you in touch with local trades and services.



### Planning when a bushfire is imminent

- > Don't be complacent when there are bushfire warnings. Bushfires not only cause significant damage to buildings and other material possessions, but sadly they can lead to loss of life. Listen to all local advice and don't delay evacuating.
- > Have a plan for where and how you'll access local and current advice when a bushfire is approaching, to be sure you can make the most appropriate decisions regarding when to evacuate.
- > Follow advice from local fire services regarding how to prepare your premises when a bushfire appears likely.
- > When evacuating a building, where possible turn off the gas and electricity supply. Be sure you know how to do this ahead of time.

### Post bushfire response

- > Contact your Guild Insurance Account Manager or insurance adviser as soon as possible to notify them of the event and any losses suffered.
- > If you begin the clean-up yourself and wish to dispose of any damaged and unsalvageable items, ensure you take a photo of these items first, and keep a list of what's been thrown out, to assist with your insurance claim.
- > If you aren't fully insured and are therefore managing aspects of the clean-up and recovery yourself, it's advisable to begin by prioritising what needs to be done and determining how you'll do this and whose assistance you'll need. There are restoration services available that can assist with this.
- > Following natural disasters, there's often government support available to assist in the recovery. Be sure to stay up-to-date on what's available from your local, state and federal governments.

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**Don't go it alone**