

Mitigating cyclone risks.



Cyclones may seem like a rare event to some people in Australia. However, according to the CSIRO, northern Australia is threatened by cyclones every year between November and April with typically about five cyclones reaching land each year. This means that unfortunately cyclones are a very real part of life for many people and businesses and the devastation they cause can be catastrophic. Sadly, the recovery from cyclone damage is often not as quick as people would hope and this can have significant consequences for businesses.

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

Pre-cyclone planning

- > Make yourself aware of the cyclone 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 cyclone 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 any possible shelter options. Again, engage with others in the area 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 a plan to minimise the spoilage of any refrigerated items in the event of power being lost.
- > 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 cyclone.
- > Find out if your building has been built to cyclone standards and make modifications where possible.
- > Have a maintenance program in place so your building is in an ideal condition. A building which has been allowed to deteriorate or has been poorly maintained is likely to suffer more serious damage.
- > If there are maintenance issues with your building and you lease the premises, engage with your landlord as soon as possible to discuss a plan and the necessary action.
- > 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 cyclone is imminent

- > Don't be complacent when there are cyclone warnings. Cyclones 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 cyclone is approaching, to be sure you can make the most appropriate decisions regarding when to evacuate.
- > When there are warnings that a cyclone appears likely, bring inside any outdoor furniture, equipment or other items that could be blown away. Anything which can't be brought inside should be tied down if possible.
- > 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 cyclone response

- > Go to the Claims page on the Guild Insurance website www.guildinsurance.com.au/claims to notify us of any loss or damage suffered and obtain a claim number. You can also contact your

Guild Insurance Account Manager, who can assist you to obtain a claim number if you are unable to access the internet.

- > 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.
- > Our Claims team can determine who's best placed to assist you. This could be a restoration company, a loss adjuster or a builder. We can also help you to prioritise any work that needs to be done. You can contact our claims team by calling **1800 810 213** and quoting your claim number.
- > 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.



1800 810 213
guildinsurance.com.au



Don't go it alone