



Before bushfire season

A 10-step checklist to prepare your business

○ **Review your insurance policies to ensure your premises, stock, land and possessions are adequately insured**

Before the bushfire seasons begins, talk with your broker to make sure your buildings are correctly covered for today's rebuild costs, and the sum you're insured for will cover demolition and clearance expenses. Ensure all of your stock and equipment is covered, too.

○ **Don't forget the outbuildings**

If you have outbuildings, make sure that they are covered, as well as their contents. Also, items such as fences and gates may not seem too important, but the costs of replacing them could soon rack up.

○ **Review your motor and machinery cover**

It may be tempting to have enough insurance to cover something happening to one vehicle at a time, but bushfires aren't that selective.

○ **Take an inventory**

You'll no doubt have good stock control in place, but also make note of all equipment and machinery in your work premises - and ensure your insured value covers them. Make sure you can access this information remotely in the event of a loss - this will make the claims process and required coordination with your customers and suppliers much easier.

○ **Assess your business interruption needs**

If a bushfire meant your business couldn't operate, how would it survive? Remember a bushfire could affect your suppliers, customers or the surrounding area as easily as it could affect you. The time it takes to get back up and running may also be longer than you think. If you need to rebuild your premises and get the business back on its feet, it could take years - not months.

○ **Clear debris and store flammable materials safely**

Inspect your gutters, roof and chimney and clean out any debris - leaves, sticks and other tree remains. Store materials like wood, gas, petrol and paint well clear of buildings.

○ **Create or review your business continuity plan**

Assess the risks your business faces, and identify what happens if...? What if your premises aren't unavailable for 12 months or if your suppliers aren't able to deliver? Do you have a website that is fully functional and allows digital trading if your physical premises needed to be rebuilt? Work out your plan B - and plan C. Back up key information and documents to the cloud so they're accessible remotely.

○ **Download your state's fire alert app**

You need to ensure you know of any fires in your local area, so you can watch and act. Download your state's app, and make sure you turn notifications on.

○ **Create your bushfire readiness plan, and keep it handy**

Detail what you will do in the event of a bushfire, when you'll move your staff, and when and where you'll go, too. Communicate it to all employees. Your state's fire service has downloadable action plans. **New South Wales, Queensland, Victoria, South Australia, Western Australia, Northern Territory, Australian Capital Territory, Tasmania**

○ **Be prepared to leave at a moment's notice**

Bushfires can change direction or increase in ferocity with little to no notice. Listen to the advice of your local authorities and be prepared to leave immediately if you need to. Your life is more important than any of your material assets.