

# **QBE**

# Before cyclone season

A 10-step checklist to prepare your business

# O Know your plan

If a cyclone is headed your way, it's vital you know what you're going to do, and when. Monitor meteorological updates and be vigilant. The safety of you and your employees is the priority.

# Review your insurance policies to ensure your business is adequately covered

Assess your insurance cover to ensure you're covered at the right levels. The cost of replacing stock or having work done on your building may have increased since you took out the policy.

#### Secure your stock

If you have stock outdoors, ensure you have a process for moving it indoors if a cyclone is forecast. If you have basement storage – or store stock in any other area that may be prone to flooding – lift stock onto pallets.

#### O Back-up to the cloud

It can be risky business having all of your data and information stored on a computer or local server at the best of times - let alone if a cyclone hits. Upload business information and data to a secure cloud site, so you can access it from anywhere.

### O Create a business continuity plan

What would you do if your supplier couldn't reach you? Or if your building wasn't accessible? Or if your customers couldn't get to town? Detail every realistic scenario and plan the action you'd take to minimise the risks they present.

## O Have an alternate power source

Cyclones can disrupt power supplies - an alternate power source, such as a generator, will enable you to carry on with minimal disruption. This is especially important if you have items that need a continuous power supply, such as fridges and freezers.

#### Talk with fellow businesses

Reciprocal agreements with your local businesses will mean you can help each other out in the event of a major weather incident that affects the locality. Discuss what you could offer and how you could help each other out.

#### O Get vehicles under cover

Cyclones can cause enormous damage to a vehicle. If possible, park vehicles under cover, and avoid basement car parks, which are prone to flooding. If you have to drive, avoid floodwaters.

# Have window and door coverings ready to go

If a cyclone is coming, boarding up your doors and windows is advisable. Have coverings ready, and practice installing them prior to the event.

#### O Have sandbags at the ready

If you are based in a location that's prone to flooding, or even if there's been flooding nearby in previous years, it's worth getting some sandbags to help keep water from flooding under doors and into your building.