



# Before storm season

## A 10-step checklist to prepare your business

### ○ 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.

### ○ Check your buildings are in a good state of repair

Storms mean a lot of water, and your gutters need to be operating at full capacity. Ensure downpipes are clear and guttering is in a good state of repair. Check your roof for any damaged tiles. If you're renting, or are in a strata facility, get your property manager to conduct an inspection.

### ○ Get vehicles under cover

Hailstones can do enormous damage to your business's vehicle. If possible, park vehicles under cover.

### ○ Don't drive in a storm

Convey to your employees that if they're driving when a storm hits, pull over when safe – ideally, near somewhere they can safely shelter. Don't attempt to drive through floodwaters.

### ○ Secure your stock

If you have stock outdoors, consider moving some inside during storm season if possible, or explore ways of covering quickly. Have a process that enables you to react quickly when a storm is imminent.

### ○ 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 storm hits. Upload business information and data to a secure Cloud site, so you can access it from anywhere.

### ○ 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.

### ○ Have an alternate power source

Storms 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.

### ○ Monitor weather conditions

It's easy to become engrossed in the day-to-day business world, however, a storm may only be moments away. Embed a weather monitoring process in your business's daily routine that will enable you to have as much warning as possible that a storm may be on its way. Early warning could, after all, save you thousands of dollars.