

# How to protect your business from a storm



Storms can cause significant disruptions, but by following these 10 tips, businesses can minimise damage and recover from the impact quickly.

## Create or review your business continuity plan

Having a business continuity plan can reduce uncertainty and stress, especially if your business activities are interrupted by losing power or damage caused by a storm. List all the potential scenarios that could disrupt your activity during a storm and create a plan to work around them.

## Connect with other businesses in your community

Connect with other businesses in your community to establish mutual aid agreements for dealing with weather-related impacts. Discuss what support you can offer each other during these events.

## Check your insurance

Regularly check your insurance coverage to ensure it aligns with current repair, rebuilding, and demolition costs. Your policy should also cover any stock or assets at risk of damage during a storm. It's crucial not to be underinsured as this could lead to significant loss if your stock or property gets damaged.

## Keep your business premises well-maintained

Severe storms can cause significant damage, so it's essential to take steps to protect your business. Clear leaves and debris from gutters and check your roof for any damage or holes that could cause water damage. If you're renting, ask your property manager to conduct an inspection for you.

## Ensure your business information is backed up

Relying on a single computer or server is risky, particularly during severe storms when power can go out without warning. It's good practice to back up your business data to the cloud. Make sure the back-up is working, too. Talk to a tech professional if you need help.

## Know where you'll move vehicles to

Whenever possible, park your business vehicles under cover to shield them from sources of potential storm damage, such as hailstones or fallen tree branches.

## Have a back-up power source

Power outages are common during a storm and could last hours or days. Having a backup power source ensures business continuity, especially for items that require a constant power supply, such as refrigerators. Consider having a generator or modern solar-powered battery on hand.

## Secure outdoor furniture and stock

Move outdoor stock inside and secure or cover other equipment. Unsecured items can become dangerous projectiles in strong winds, while water, hailstones and lightning can all cause damage.

## Don't drive during a storm

Driving is best avoided during a storm, but sometimes it's necessary. Talk to your team about storm safety and advise them to pull over in a safe location if weather conditions worsen. Remember, don't park near trees or power lines and avoid entering floodwaters at all costs.

## Keep informed

Stay up to date with storm alerts from the Bureau of Meteorology (BOM), Australia's leading authority on weather announcements. Keep informed about the latest warnings, and ensure your storm emergency kit is on hand.

