

# PREPARE YOUR BUSINESS IN CASE OF POTENTIAL DISASTER

1

## UNDERSTAND THE RISKS

Identify which natural disasters could affect your business and how they could disrupt operations.

2

## HAVE A PLAN IN PLACE

Prepare a simple plan outlining what to do before, during and after a disaster.

3

## STAFF AND CUSTOMERS UNDERSTAND ACTIONS

:Make sure staff and customers know the emergency procedures, evacuation routes and safe meeting points.

4

## REVIEW INSURANCE

Check your cover, exclusions and replacement values with your insurer, including whether business interruption is covered.

5

## PHOTOGRAPH KEY ASSETS AND STOCK

Take dated photos and store copies securely off-site to help document losses and support insurance claims.



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6

## KEY BUSINESS DOCUMENTS IDENTIFIED AND STORED FOR RETRIEVAL

Identify essential documents and keep secure backups you can access if your premises are unavailable.

7

## PLAN FOR REDUCED OR NO INCOME

Prepare a cash flow plan and identify funds to cover essential costs if income falls or stops.

8

## HAVE COMMUNICATION READY

Prepare contact lists and message templates to quickly update staff, customers and suppliers.

9

## PROTECT PREMISES, STOCK AND EQUIPMENT EARLY

While it is safe, secure your premises and protect or relocate vulnerable items before conditions worsen.

10

## HAVE AN ALTERNATIVE OPERATING PROCEDURE READY

Prepare backup options for working from another location, sourcing supplies and taking payments.

