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# FLOOD


## MITIGATION GUIDE

# How to Contact Us

## National Office

Level 36, 300 George Street, Brisbane QLD 4000

PO Box 13550 George Street QLD 4003

 07 3292 9800

 [customercare@nti.com.au](mailto:customercare@nti.com.au)

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# Introduction

Australia has an extremely variable and unpredictable climate. Throughout our history, the flood-drought cycle has been a natural part of life - with periods of severe drought followed by extensive flooding playing a defining role in shaping how we live.

The consequences of floods, both negative and positive, vary greatly depending on location, duration, depth and speed, as well as the vulnerability and value of the affected natural and constructed environments.

The immediate impacts of flooding include but are not limited to, loss of human life, damage to property, destruction of crops, loss of livestock, and deterioration of health conditions owing to waterborne diseases.

As communication networks and infrastructure (ie. power plants, roads & bridges) are damaged, economic activities are also greatly affected. Disruption to industry causes short term and long-term impacts, such as disruptions to supplies of clean water, wastewater treatment, electricity, transport, communication, education and health care.

Loss of livelihoods, reduction in purchasing power and loss of land value in the floodplains can leave communities economically vulnerable.

Flood risk is a combination of the chance of a flood occurring and the consequences of the flood for people, property and infrastructure. The consequences of a flood depend upon how exposed the community is to flooding and how vulnerable its people, property and infrastructure are to the flood's impacts.

Managing risks from floods may involve altering the chance of flooding affecting a community and reducing the impacts of flooding by lessening the community's vulnerability and exposure to flooding. The methods that are effective in reducing flood risk are location specific.

Flood risk management is a partnership between government, industry and the community using a range of measures to reduce the risks to people, property and infrastructure. Decisions on managing flood risk should be made in consultation with the community that may be impacted by floods.

There is no one-size-fits-all solution and a variety of measures are generally necessary to reduce risk so it is crucial that flood risk is measured and adopted into any business continuity plan (BCP).

# Prevent and Prepare

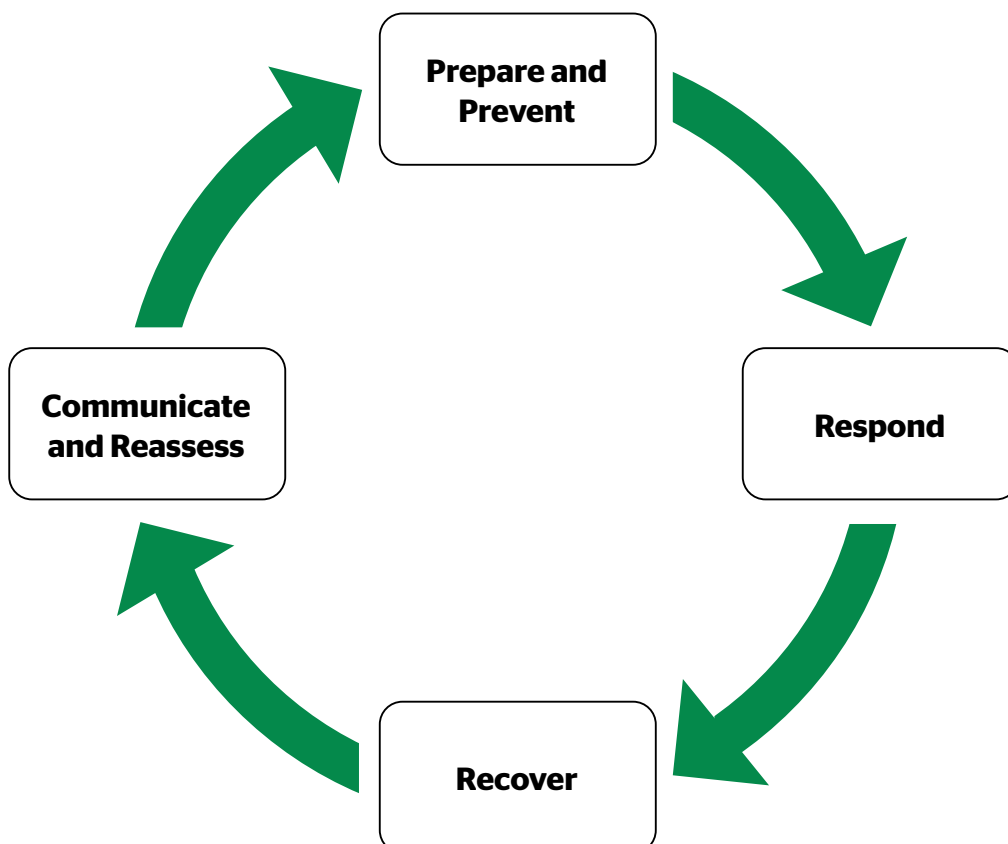
Having a detailed and thorough plan in place to cope with flood events can help reduce the overall impact and loss on your business to help you recover quicker. Depending on your business' location, equipment type and transport routes, you can be affected by different types of floods such as:

- River or Creek overflow
- Overland flow
- Tidal flooding when sea and river levels rise above normal.
- Local dam release
- A combination of the above events

It's important to understand the different types of flooding, how your property and transport routes may be impacted and what types of flooding your insurance policies cover. Even if your business premises and business equipment are not directly flooded, you may be indirectly impacted from the loss of essential services such as power and clean water supply and inaccessibility.

To ensure your planning and preparation is the best it can be, always check with your local and state council to access historical and current flood plans to determine how you will be affected in the event of a flood. Local councils will have the most current information available for your business location. State councils will have specific information for transient businesses.

If you may be or have been affected by flood you can use the following process and stages to help you prepare and recover to get your business back up and running sooner.



# BCP Development

## Preparing a Business Continuity Plan

Consider what actions you can take to prevent or reduce the likely impacts of an incident and prepare steps to plan for, respond to and recover from unavoidable events. Develop a Business Continuity Plan (BCP) to help you prevent risks, prepare for potential impacts, respond to and recover from a severe weather event. When planning for an extreme weather event consider alternative ways to operate if power, supplies, buildings, properties, roads and communications are cut off or unavailable.

Steps to include in your business continuity plan:

- Identify key events and risks most likely to impact your business.
- Plan how to respond to key risks and incidents (e.g. changes to goods or services delivery).
- Identify staff roles and responsibilities in an emergency and share team contact details with the local emergency centre in your community area.
- Identify and record customer, supplier, insurer and emergency contacts.
- Identify and record local emergency alerts, warnings and contacts, and update channels.
- Identify information available on your local council's disaster dashboard.
- Write an emergency evacuation plan and procedures (e.g. identify assembly points, assign roles, shutting down operations procedure).
- Conduct regular emergency drills with staff/visitors/customers/guests and document in your emergency plan.
- Create an event log to record information, decisions, actions, and 'before and after' damage photos for insurance purposes.
- Create a recovery plan to document steps after an incident.

## Review insurances, policies and finances

- Before storm season, check that your insurances are up to date and adequately cover your business, assets and any rebuilds or repairs that may be required.
- Photograph facilities and equipment as evidence of pre-event condition.
- Review and document how you will manage your customer needs and cancellations.
- Check that you have financial reserves and emergency cash on hand.

## Prepare equipment, fleet and any other assets

Prepare your business premises, warehouse and fleet - move equipment, stock and fleet to higher ground:

- Remove all loose material from premises.
- Ensure any machinery is stored safely.
- Raise and secure material above known or expected flood levels.
- Refuel and identify where to relocate vehicles and equipment.
- Store hazardous materials safely above ground.
- Sandbag your premises if possible.
- Secure doors and windows and use tape across larger glass panels.

# BCP Development

## **Plan for alternatives / Loss of essential services and operations**

- Plan for extended power outages by getting a back-up generator and/or fuel.
- Ensure you have enough stock, supplies or spare parts in case your power or access is cut off.
- Identify alternative off-site locations operate from or store vehicles and equipment.
- Plan for flexible staffing arrangements (e.g. work from home, online meetings)

## **Supply Chain Disruptions**

- Utilise your local and state councils to obtain information about road closures, alternative routes, river heights, and council provided emergency evacuation assembly centers.
- Utilise the services and information provided by industry associates

## **Back-up data and secure documents**

- Backup your data and store off-site or use cloud storage.
- Save digital copies of key business documents, for example:
  - insurance
  - business registration
  - property deeds
  - key contracts
  - licences and certificates

## **Emergency equipment**

Having an emergency kit ready can ensure the survival of staff and visitors on site if caught unawares of a flood event. The following type of equipment must be available as does specific equipment to secure company assets.

- First aid kit - check contents are current and complete.
- Personal protective equipment (PPE) - for example, masks, gloves, safety glasses, hand antiseptic, disinfectant.
- Radio - portable battery powered.
- Torches and batteries.
- USB memory sticks or flash drives.
- Computer storage (portable hard drives/data storage, backup tapes, discs).
- Spare keys and security codes.
- Mobile phone with credit available, plus chargers (portable and car).
- Marker pens (for temporary signs) and general stationery.
- Hazard tape.
- Utility knife.
- Plastic sheeting.
- Waterproof bags and containers for valuables.
- Tie down straps and rope.

## **Flood Mitigation Guide**

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# BCP Development

## Monitor and Respond during and post event

Know where to get the most up to date information and where to get help if you need it. Always phone Triple Zero 000 in a life-threatening emergency.

- Check updates from the Bureau of Meteorology.
- Check local radio for alerts, updates and evacuation centre locations.
- Check all forms of media for road conditions and closures or the National Heavy Vehicle Regulator or other known industry associates for interstate route planning.
- Open communications with external resources and action recovery clean up. Only ever return to site or use equipment once it has been inspected by the appropriate authority and or repairer.

Use these tips to effectively manage and prepare for any natural disaster. It is only with clear and precise risk management principles that will enable any business to minimise physiological, material, and financial loss and maximize effective recovery.



# Flood Mitigation Summary

## MAKE A PLAN

- ▶ Identify your risks and plan what to do

## REVIEW INSURANCES, POLICIES AND FINANCES

- ▶ Check your insurances and finances to ensure you have appropriate and adequate cover

## PREPARE YOUR BUSINESS

- ▶ Secure and or relocate loose items, back-up data and have emergency packs ready

## PLAN FOR ALTERNATIVES

- ▶ Plan for loss of essential services, access and operations – Alternative site

## MONITOR THE EVENT

- ▶ Listen to media alerts and industry associates and follow advise given

## ASSESS IMPACTS

- ▶ Is it safe to return, what damage or loss has taken place and communicate with external providers

## CONNECT

- ▶ Connect and communicate with industry, staff, customers and community

## FINANCIAL RECOVERY

- ▶ Contact your applicable insurers and apply for any required financial assistance and or support

## COMMUNICATE

- ▶ Develop marketing strategies to communicate with clients and promote positives

## RECOVERY PLANNING

- ▶ Consider key learnings and implement required change