

La Nina is heading our way this summer, and that means wind and rain - if not cyclones and floods.

Extreme weather events are foreseeable business risks, so it's critical that you have a weather plan in place to minimise disruptions and losses.

"We've had quite a few dry years on the East coast," says Adam Gibson, NTI's Transport and Logistics Risk Engineer. "So, it's very easy to forget what a wet summer looks like."

Adam says there are two key areas your weather plan must address: depots and road operations. And once you've prepared the document, make sure your team knows about it.



"It's more important that your people know about what will take place, and know what their roles and tasks will be," says Adam, "than to have a nice ring binder that's probably stored in the office that's about to go underwater."

That, in turn, comes back to having a strong safety culture in your workplace. Programs such as MTI Traction can help you assess and improve your culture. The key is to make sure that you're always discussing safety and preparedness with your team.

That way, you can add weather preparation to your regular discussions or 'Tool Talks' so that keeping an eye on the forecasts becomes part of everyone's routine.

THUNDERBOLTS AND LIGHTNING, VERY VERY FRIGHTENING ...

The 'good' news, according to Adam, is that "we actually lose more trucks, more in dollar claims, from hailstorms than we do from flooding because trucks are mobile."

"If it were as easy to drive \$300,000 worth of house to the top of a hill before it floods as it is to drive a truck, there would be a lot fewer property claims."



Before your drivers set out, have a discussion with them about the upcoming weather. If there's a significant risk of extreme conditions, then they should take some extra supplies with them.

Beyond the basics – toiletries and a change of clothes – they should also include at least a day's worth of food and a couple of days' worth of extra clothes. Phone chargers are a must, and it's a good idea to include a book or two in case they get stuck somewhere with no (or very poor) TV. radio or internet.

Out on the road, if your drivers think there's a meaningful chance they'll be stranded, you want them to know you'll support their decision to pull in or change route.

And you want them to make the decision early, because as Adam says, once it's too late, it's too late:





"It's better to make the call that the roads are going to be cut, and stop somewhere that has facilities.



"I would far prefer to spend a week sleeping in the hotel room, or at least next to a hotel, motel or truck stop where I could have a shower and a feed, to being stuck in a parking bay or on a hill.

"And that also reduces the workload on the SES, other emergency services, trying to look after people caught in those circumstances.

"So, make that call early.

"Most state governments have pretty good road conditions websites that you can check to see what's coming."

A HARD RAIN'S A-GONNA FALL

On the depot side, prior preparation is the only preparation that counts. Again, make sure your team understands what your plan is and what their responsibilities are.

Before any weather event, there are some routine practices you should have in place that will protect your business. Keeping your data and documents safely stored and backed-up offsite, or in the cloud, is a must.

Even a simple commercial service like Dropbox, OneDrive, iCloud or Google Docs is a massive improvement over a desktop computer or stacks of paper that won't survive the weather.

"Have a walk around the premises and ask 'If I was to lose this equipment, this document, this parts inventory, what would that mean to my business? How would I replace that? Would the business be able to continue, or break without it?'," Adam says.

"Make sure you have the proper insurance cover and document what you've got.

"Walk around and photograph the equipment you have on your site. If you've got it, keep your proof of purchase. That's a document you can scan and keep offsite.

"If you've got multi-storey premises check the historical flood data to see if the upper story is likely to be over the waterline. If it is, then you can move things from one floor to another."





Allow twice as long as you think you'll need. If it's a six-hour task, then you want to allow 12 hours, and you want to start at least 12 hours before your block starts to go underwater.

It's also worth having an alternative location for vehicle storage.

Especially over holiday breaks, some fleets are parked neatly in their yards. But if those yards end up in the path of a fire or flood, you may lose them.

The solution is to find an alternative location and, as with drivers deciding to pull off the road, make your decision early.

"Allow twice as long as you think you'll need," says Adam. "If it's a six-hour task, then you want to allow 12 hours, and you want to start at least 12 hours before your block starts to go underwater.

"Because things are not going to go smoothly. There'll be someone who can't show up. There'll be road closures. Or, halfway through the process, the car you're using to shuffle drivers between sites will run out of fuel. Give yourself some contingency, and plan for it."

INFORMATION

On the insurance side, you want to have all the cover required for your <u>vehicles and plant</u> (including fleet, carrier, third party and cargo policies).

You'll also want cover for your business and premises (such as business interruption, property and liability policies).

Similarly, prepare in advance lists of all the information sites you'll be referencing. The <u>Bureau of Meteorology</u> is a no-brainer, and you'll find state and local government sites with relevant warnings and advisories.

If you make weather checks part of your routine, update your plans and update your team, you're unlikely to be caught out. It's one of the best things you can do to protect your business. As the saying goes:

A brave person doesn't fear the rain - but a wise person carries an umbrella.