Use this fact sheet, along with your Business Continuity Plan, to help you consider the natural disaster risks to your business.

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| Know your business  |
| The types of risks you face are specific to your business and what it does. To effectively manage risk, consider both what you do in your business, what happens outside your business, what helps your business to operate and how disruptions to these activities could affect your operations.  |
| Understand who and what your business relies on. Risks from natural hazards can combine with these areas of reliance within your business to create a significant impact on your operations. Understanding what areas of your business are most important will help you plan for disaster.  |
| * Understand your important business areas and functions, including:
	+ what are the key services your business provides?
	+ who are your key staff?
	+ what are the key resources you use in performing or delivering your services?
	+ where do your resources come from? Who/what is your primary supplier?
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| * Understand who and what your business relies on, and who and what relies on you, including whether your business is part of a supply chain, whether it relies on a supply chain, or whether it needs access to certain supply routes.
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| * Understand how your important business areas, and what your business relies on, might be impacted by disruption resulting from a natural disaster, such as:
* loss of power or water supply that means you can’t deliver your services
* road closure that prevents access to your property
* destruction of property or records
* injury or death of you, your staff, customers or clients
* disruption to key suppliers and the flow on effects due to that disruption.
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| Some impacts of these disruptions could include an immediate downturn in visitors, closure of your business for an extended period of time, legal proceedings and limited cash flow. It is important that you consider ways to mitigate these impacts. One method is insurance. See the Business Insurance fact sheet at [www.business.tas.gov.au](http://www.business.tas.gov.au) for more information on insurance. |

Your business is exposed to many different types of risks. Risk management enables you to identify, address and develop strategies to manage these risks. A risk management plan is important for your business continuity and can form part of your Business Continuity Plan. A Business Continuity Plan template is available from [www.business.tas.gov.au](http://www.business.tas.gov.au)

You can’t prepare for all possible risks to your business, but some targeted research and planning can give you the best chance against the most likely disaster situations. If you are in a disaster prone area, consider getting a more detailed assessment from an authorised risk assessor.

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| Know the natural hazards in your area  |
| Knowledge of your locality and the risks and hazards that may arise from the location of your business will help you develop strategies to manage these risks. Note that if your business operates across multiple locations, the risks could be different for each location.  |
| Research your local area: this will give you an idea of the pattern and frequency of natural disasters such as drought, storm, fire and flood. The following may be of assistance: |
| * Land Information System Tasmania (LIST) Maps provide information on fire history, floodplains, and coastal vulnerability from Sea Level Rise, amongst other hazards. To access, go to [www.thelist.tas.gov.au](http://www.thelist.tas.gov.au)
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| * the Bureau of Meteorology provides information on weather and warnings, forecasts, past weather and longer-term outlooks for Tasmania [www.bom.gov.au/tas](http://www.bom.gov.au/tas)
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| * climate profiles for individual councils in Tasmania are available on the climate change pages at [www.dpac.tas.gov.au](http://www.dpac.tas.gov.au/divisions/climatechange/adapting/climate_futures) These climate profiles contain information on past and current climate, as well as projections for future changes to rainfall, extreme events and other climate impacts. For primary producers, Agricultural Futures information sheets are also available.
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| * natural hazard information on key hazards can be found on the following sites: Tasmania State Emergency Services (SES) [www.ses.tas.gov.au](http://www.ses.tas.gov.au) Tasmania Fire Service (TFS) [www.fire.tas.gov.au](http://www.fire.tas.gov.au) and TasALERT [www.alert.tas.gov.au](http://www.alert.tas.gov.au)
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| Some natural hazards that could affect your business include:* bushfire – proximity to bush, particularly where more bushfire fuel is available, increases risk. The south and south-east is particularly vulnerable. For further information on bushfire, see the TFS website [www.fire.tas.gov.au](http://www.fire.tas.gov.au)
* storms – affect all parts of Tasmania but the north-east, west and north-west are particularly exposed. The highest storm risk is likely to come from a broad-scale front moving from the west bringing thunderstorms and tornadoes. For further information on storms, see the SES website [www.ses.tas.gov.au](http://www.ses.tas.gov.au)
* flood – there are two main types of floods that can affect businesses: flash flooding, which occurs over a short period of time, and riverine flooding, which occurs when rivers burst their banks. For further information on floods, see the SES website [www.ses.tas.gov.au](http://www.ses.tas.gov.au)
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| Longer term threats, such as sea level rise or drought may be applicable in some cases: * businesses on the coast or near a significant body of water should check localised maps for projected sea level rise, available on LIST Maps [www.thelist.tas.gov.au](http://www.thelist.tas.gov.au)
* the Department of Primary Industries, Parks, Water and Environment has several resources available to assist farmers to manage drought and other seasonal conditions. For further information see [www.dpipwe.tas.gov.au](http://www.dpipwe.tas.gov.au/agriculture/government-and-community-programs/managing-seasonal-conditions)
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