Disaster resilience Business continuity plan

Use this Business Continuity Plan template to prepare your business for a crisis.

Business continuity planning is about developing a practical plan for how your business can prepare for, and continue to operate in the event of a disruption, such as a natural disaster. Your Business Continuity Plan should contain all the information you need to keep your business running during and after a disruption.

This plan will help you get started. It has four key parts:

* Part 1. Know your disaster risk
* Part 2. Get ready
* Part 3. Take action
* Part 4. Reassess, recover and learn

This plan may be completed as one document, or, each part is available as a separate document. Use this plan in conjunction with the business resilience checklists and fact sheets provided on [www.business.tas.gov.au](http://www.business.tas.gov.au)

If you require further assistance on a business issues please contact Business Tasmania on 1800 440 026 or email ask@business.tas.gov.au.

*Instructions are provided in italics. Where instructions are contained in [square brackets] please delete these and enter your relevant information.*

Plan information

|  |
| --- |
| Business details  |
| Business name  | *[Your business name]*  |
| Business owner | *[Your name and title]*  |
| Address and contact(s)  | *[Business address and contact details]*  |
| ABN/ACN | *[Your Australian Business Number, if you are registered and/or your Australian Company Number if you are a company]*  |
| Last updated  |   |
| **Communication strategy** |
| Communication type  | Person responsible  | Frequency  |
| *[For example, email]* | *[Person responsible for communicating]* | *[For example, monthly]* |

To help you keep track of your progress, tick off each section as you complete it.

|  |
| --- |
| Contents  |
| **Part 1. Know your disaster risk**  |
|  | 1.1 Risk assessment and main business area analysis  |
|  | 1.2 Scenario planning  |
|  | 1.3 Insurance details |
| **Part 2. Get ready**  |
|  | 2.1 Temporary office accommodation  |  | 2.4 Emergency drills  |
|  | 2.2 Data security and backup  |  | 2.5 Crisis essentials checklist  |
|  | 2.3 Key staff training and cross training |  |  |
| **Part 3. Take action**  |
|  | 3.1 Emergency contacts  |  | 3.4 Emergency kit |
|  | 3.2 Staff contacts |  | 3.5 Emergency team roles and responsibilities |
|  | 3.3 Emergency procedures |
| **Part 4. Reassess, recover and learn**  |
|  | 4.1 Business post-disaster impact assessment  |  | 4.5 Communications and marketing strategy |
|  | 4.2 Recovery contacts  |  | 4.6 Current creditors and debtors  |
|  | 4.3 Insurance claims  |  | 4.7 Government funding |
|  | 4.4 Market assessment |  | 4.8 Recovery checklist  |

**Part 1. Know your disaster risk**

The tables below will help you get started on considering disaster risks to your business. Part 1- Know your disaster risk is also available as a stand-alone template from [www.business.tas.gov.au](http://www.business.tas.gov.au)

Fact sheets on assessing disaster risks and insurance are also available from [www.business.tas.gov.au](http://www.business.tas.gov.au) and may be helpful when completing this template.

1.1 Risk assessment and main business area analysis

*List the potential risks to your business (in order of most likely) and any strategies or contingencies to reduce the risk. Also consider the secondary impacts of disaster events for your business.*

| Risk assessment  |
| --- |
| **Business risk 1**  | *[Describe a risk to your business and its potential impact. For example, bushfire destroys warehouse and stock]*  |
| **Impact**  | *[high, medium or low]* | **Likelihood**  | *[highly likely, likely, unlikely or very unlikely]* |
| **Mitigation strategy**  | *[What will you do to reduce or minimise this potential risk to your business. For example, ensure there is a firebreak around the warehouse by trimming branches, clearing rubbish and laying gravel; have contents insurance that covers bushfire]* |
| **Contingency plan** | *[What is your contingency plan if the risk arises? For example, have a second warehouse, store some stock in an offsite location]* |
| **Business risk 2** |  |
| **Impact**  |  | **Likelihood**  |  |
| **Mitigation strategy**  |  |
| **Contingency plan** |  |
| **Business risk 3** |  |
| **Impact**  |  | **Likelihood** |  |
| **Mitigation strategy**  |  |
| **Contingency plan** |  |

| Risk assessment  |
| --- |
| **Business risk 4** |  |
| **Impact**  |  | **Likelihood** |  |
| **Mitigation strategy**  |  |
| **Contingency plan** |  |
| **Business risk 5** |  |
| **Impact**  |  | **Likelihood** |  |
| **Mitigation strategy**  |  |
| **Contingency plan** |  |

*List the important areas of your business and any strategies you have in place should these areas fail*

| Main business area analysis |
| --- |
|  **Main business area I** | *[Describe critical areas in your business. These are functions (suppliers, systems, people) that your business can not do without. For example, no electricity at a motel]*  |
| **Impact if failed**  | *[Describe the potential impact on your business if this critical function failed. For example, no power – lights, heating, computer systems, refrigeration, cooking appliances, disgruntled/panicked guests]* |
| **Current protections strategy**  | *[What strategies do you have that minimise impacts and protect your business should this function fail? For example, back-up generator, gas heating, stove and oven]*  |
| **Main business area 2** |  |
| **Impact if failed**  |  |
| **Current protections strategy**  |  |

| Main business area analysis |
| --- |
| **Main business area 3** |  |
| **Impact if failed**  |  |
| **Current protections strategy**  |  |
| **Main business area 4** |  |
| **Impact if failed**  |  |
| **Current protections strategy**  |  |
| **Main business area 5** |  |
| **Impact if failed**  |  |
| **Current protections strategy**  |  |

1.2 Scenario Planning

*Once you have completed the risk management and main business area analysis in Section 1.1, you may wish to complete a more detailed scenario based on each of your top two critical business areas. Add more scenarios by duplicating the tables below.*

|  |
| --- |
| Scenario 1 *[insert scenario name]* |
| **Business area disrupted**  | *[Describe the main area of your business that could be disrupted]*  |
| **Background**  | *[Provide any context and background information relevant to this critical area]* |
| **Impact**  | *[Describe the potential impact to your business. This could be in terms of physical damage, monetary or reputational damage, delays, etc.]* |
| **Actions**  | *[List what needs to be done to ensure impacts and losses are kept to a minimum. Try to note what should be done immediately, and what secondary actions may be necessary]* |
| **Responsibilities**  | *[Who is responsible for what should this scenario arise?]*  |
| **Resources needed**  | *[What resources might you need to help you address and/or recover from this scenario including cash flow, personnel, technical expertise or services?]* |

|  |
| --- |
| Scenario 2 *[insert scenario name]* |
| **Business area disrupted**  |  |
| **Background**  |  |
| **Impact**  |  |
| **Actions**  |  |
| **Responsibilities**  |  |
| **Resources needed**  |  |

1.3 Insurance details

*Record your insurance policies and what they cover in the table below. For further information, refer to the Business Resilience Insurance Fact sheet on* [*www.business.tas.gov.au*](http://www.business.tas.gov.au)

|  |
| --- |
| Insurance  |
| **Insurance type**  | *[For example, car, business interruption, contents]*  |
| **Policy coverage** | *[For example, car theft, third party injury, damage from fire or flood]* |
| **Policy exclusions** | *[For example, fraud, arson, riverine flooding]* |
| **Insurance company contact** | *[Your insurance company and contact details for inquiries or claims]* |
| **Last review date** | *[Date which you last reviewed your policy]* |
| **Payments due**  | *[Amount you pay, frequency]*  |
| **Insurance type**  |  |
| **Policy coverage** |  |
| **Policy exclusions** |  |
| **Insurance company contact** |  |
| **Last review date** |  |
| **Payments due**  |  |
| **Insurance type**  |  |
| **Policy coverage** |  |
| **Policy exclusions** |  |
| **Insurance company contact** |  |
| **Last review date** |  |
| **Payments due**  |  |

**Part 2. Get Ready**

The tables below will help you get started on preparing your business for a disaster. “Get ready” is also available as a stand-alone template from [www.business.tas.gov.au](http://www.business.tas.gov.au) Checklists for specific disaster events are also available from the website and may be helpful when completing this template.

2.1 Temporary office accommodation

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| --- |
| Temporary office accommodation  |
| **Type**  | *[What kind of building is it – for example, hotel, warehouse, private residence]*  |
| **Address** | *[Address of the site]* |
| **Equipment available**  | *[What you have at the site already]* |
| **Resources needed for operation** | *[What you will need to bring in order to use this site as a base for your business operations]*  |

2.2 Data security and backup

|  |
| --- |
| Data security and backup  |
| **Data to be backed up**  | *[For example, order forms, client contacts, emails, contracts]* |
| **Storage location** | *[For example, cloud, hard drive, flash drive, offsite computer]* |
| **Steps to complete backup and frequency**  | *[Outline what is required to complete the backup and how often it is to be done]*  |
| **Person responsible**  | *[Who is responsible for ensuring data is backed up?]* |
| **Data to be backed up**  |  |
| **Storage location** |  |
| **Steps to complete backup and frequency**  |  |
| **Person responsible**  |  |

2.3 Key staff training and cross training

*This table will help you record your staff’s skills and whether further cross training might be needed. Cross training refers to making sure you have more than one staff member trained for a certain role or task so that, should one staff member not be available, another staff member can fill in their role.*

|  |
| --- |
| Key staff training and cross training |
|  **Job title/name(s)** | *[For example, chef, sales/employee’s name]* | **Expected turn over**  | *[On average how long does someone stay in this role? For example, 6 – 12 months]* |
| **Skills**  | *[For example, book keeping, front of house]* |
| **Cross training**  | *[For example,. requires training in computer systems and supply ordering]* |
| **Job title/name(s)** |  | **Expected turn over** |  |
| **Skills**  |  |
| **Cross training**  |  |
| **Job title/name(s)** |  | **Expected turn over** |  |
| **Skills**  |  |
| **Cross training**  |  |
| **Job title/name(s)** |  | **Expected turn over** |  |
| **Skills**  |  |
| **Cross training**  |  |
| **Job title/name(s)** |  | **Expected turn over** |  |
| **Skills**  |  |
| **Cross training**  |  |
| **Job title/name(s)** |  | **Expected turn over** |  |
| **Skills**  |  |
| **Cross training**  |  |

2.4 Emergency drills

*This table will help you schedule your emergency evacuation drills.*

|  |
| --- |
| Emergency drills  |
| **Procedure 1** | *[What are you practicing? For example, fire evacuation]*  |
| **Person responsible** | *[Who is responsible?]* | **Drill frequency** | *[How often will you practice? For example, monthly]* |
| **Drill dates** | *[What is the schedule of drills for the next period?]* |
| **Procedure 2** |  |
| **Person responsible** |  | **Drill frequency** |  |
| **Drill dates** |  |
| **Procedure 3** |  |
| **Person responsible** |  | **Drill frequency** |  |
| **Drill dates** |  |
| **Procedure 4** |  |
| **Person responsible** |  | **Drill frequency** |  |
| **Drill dates** |  |
| **Procedure 5** |  |
| **Person responsible** |  | **Drill frequency** |  |
| **Drill dates** |  |

2.5 Crisis essentials checklist

*Complete this checklist before disaster event strikes to help you prepare your business for a crisis. Some plans referred to in this checklist are available in the following sections of this template. Disaster specific checklists are also available from* [*www.business.tas.gov.au*](http://www.business.tas.gov.au)

|  |
| --- |
| **General** |
|  | Identify the type of natural hazards that could affect your business. The following sources could help you with this: * your council’s Municipal Emergency Management Plan
* Land Information System Tasmania Maps [www.thelist.tas.gov.au](http://www.thelist.tas.gov.au)
* Tasmania Fire Service [www.fire.tas.gov.au](http://www.fire.tas.gov.au)
* State Emergency Service [www.ses.tas.gov.au](http://www.ses.tas.gov.au)
 |
|  | Include risk mitigation strategies for these hazards in your business continuity plan.  |
|  | Consider your insurance needs in relation to the hazards you’ve identified and any associated risks. Make sure your chosen policy provides an appropriate level of cover for your business and that you understand any particular requirements under your policy. Also consider coverage of secondary impacts from a disaster.  |
|  | Find out if there are any emergency management or evacuation plans that apply to your area (for example, Community Bushfire Protection Plans and identify Nearby Safer Places in case of a bushfire, see the Tasmania Fire Service website [www.fire.tas.gov.au](http://www.fire.tas.gov.au/Show?pageId=communityProtectionPlanningProjectPublic)). |
|  | Keep a back-up copy of critical documents and business data in a secure off-site location.  |

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| **Property, infrastructure and equipment**  |
|  | Regularly maintain your property to improve its capacity to withstand a natural disaster (for example, repairs, trimming vegetation, clearing drains). |
|  | Consider making changes to your business buildings/property to protect against a natural disaster (for example, tiling the floor in flood prone areas).  |
|  | Include provisions for interruptions of essential services and critical infrastructure during an emergency (for example, power, water, phone, fuel) as part of your business continuity plan.  |
|  | Identify an evacuation plan and route that is specific to your business property and location.  |
|  | Identify safe refuge locations at your business property in case it is not possible or safe for staff or guests to evacuate.  |

| **Staff and guests** |
| --- |
|  | Ensure your staff and guests are aware of emergency evacuation procedures and their roles during an evacuation, including the trigger for activating emergency plans and how this information will be communicated.  |
|  | Ensure your staff and guests know where to access official sources of information in an emergency (for example, TasAlert website and social media, radio broadcasts).  |
|  | Consider how you would communicate information to staff and guests or customers in the event of an emergency (for example, bulletins, meetings, notice board, or social media).  |
|  | Ensure a list of emergency numbers and staff contact numbers, including next of kin, is available to staff (for example, on the front page of your emergency plan).  |
|  | Ensure you have an appropriate number of staff trained in first aid and that the contents of your first aid kit are regularly checked and stocked. Further information about first aid requirements is available from WorkSafe Tasmania [www.worksafe.tas.gov.au](http://www.worksafe.tas.gov.au) |
|  | Prepare an emergency kit and store it in a large plastic container. Include an emergency radio (battery, solar or hand crank) and items listed in Section 3.4 of this business continuity plan template.  |
|  | Identify arrangements to address a potential decline in workforce morale and for the grieving/psychological impacts on staff during and following an emergency. |
|  | Consider staff members at greater risk of harm during an emergency and ensure appropriate plans for this risk.  |
|  | If staff travel in vehicles during the work day, make sure you have procedures in place for what they should do in an emergency situation.  |

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| --- |
| **Financial** |
|  | Consider financial impacts as a result of reduced consumer spending and investment confidence during a crisis.  |
|  | Ensure extra funds are available to compensate for a decline in profits and to maintain business liquidity over the duration of a downturn.  |
|  | Consider your business’ interdependencies (for example, in the supply chain) that could be vulnerable to disruption during an emergency, and include this in your business continuity plan.  |

During an emergency, keep yourself, your staff and guests updated by checking the TasALERT website [www.alert.tas.gov.au](http://www.alert.tas.gov.au) and social media, and by listening to the emergency broadcaster, ABC local radio [www.abc.net.au](http://www.abc.net.au)

**Part 3. Take action**

The tables below will help guide the action you take during a disaster. It should be completed before a disaster so that you can refer to it during a disaster situation. Take Action is also available as a stand-alone template from [www.business.tas.gov.au](http://www.business.tas.gov.au)

3.1 Emergency contacts

Keep up to date during disaster events at [www.alert.tas.gov.au](http://www.alert.tas.gov.au) and your emergency broadcaster, ABC local radio [www.abc.net.au](http://www.abc.net.au)

|  |
| --- |
| Emergency contacts  |
| **Life threatening emergencies** | Fire/Police/Ambulance – Phone 000 |
| **Flood and storm assistance** | State Emergency Services (SES) – Phone 132 500 |
| **Non-emergency – fire** | 1800 000 699  |
| **Non-emergency – ambulance** | 1800 008 008  |
| **Non-emergency – police** | 131 444 |
| **Poison Information Centre** | 131 126 |
| **Road condition and closures** | For statewide details go to [www.police.tas.gov.au](http://www.police.tas.gov.au)  |
| **Power supply/outages** | To report an outage/fallen power lines – 132 004For current outages [www.tasnetworks.com.au](http://www.tasnetworks.com.au/your-property/outages/current-power-outages) |
| **Weather and warnings** | Visit the [Bureau of Meteorology site](http://www.bom.gov.au/) [www.bom.gov.au/tas/](http://www.bom.gov.au/tas/?ref=hdr) |
| **Animal disease** | 1800 675 888 or visit the Biosecurity Tasmania website [www.dpipwe.tas.gov.au/biosecurity](http://dpipwe.tas.gov.au/biosecurity) |
| **Telecommunications** | Telstra – Faults and damage 132 203Telstra – Business-only technical support 132 299Optus – 133 937 |

3.2 Staff contacts

|  |  |
| --- | --- |
| Staff contacts |  |
| **Name** | **Job title/emergency team role?** | **Contact details** | **Staff emergency contact**  |
| *[Staff member’s name]* | *[Job title and whether they have any emergency team role]* | *[Contact details]* | *[An emergency contact for your staff member and their phone number]*  |
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3.3 Emergency procedures

*List your emergency and evacuation procedures. This should include a map of evacuation locations. Checklists to help businesses prepare for specific natural disaster, such as bushfire and flood, are also available at* [www.business.tas.gov.au](http://www.business.tas.gov.au)

|  |
| --- |
| Emergency procedures  |
| **Procedure 1** | *[Fire Evacuation]* |
| **Description** | *[Describe the evacuation procedure]* |
| **Evacuation point** | *[Describe the evacuation point – attach a map]* |
| **Procedure 2** |  |
| **Description** |  |
| **Evacuation point** |  |
| **Procedure 3** |  |
| **Description** |  |
| **Evacuation point** |  |
| **Procedure 4** |  |
| **Description** |  |
| **Evacuation point** |  |
| **Procedure 5** |  |
| **Description** |  |
| **Evacuation point** |  |

3.4 Emergency kit

*Having an emergency kit can help you keep your business running if a disaster were to occur. Keep your emergency kit somewhere easy to access and make sure it is regularly checked and updated.*

|  |
| --- |
| Emergency kit  |
| **Location** | *[kit storage location]* | **Person responsible** | *[for example, John Smith]* |
| **Contents** | **Item** | **Date checked** |
| **Documents** | Business Continuity Plan and emergency procedures | * *[day/month/year]*
 |
|  | Building site plan |  |
|  | Contact list (employees, clients, suppliers) |  |
|  | Product lists and specifications |  |
|  | Latest stock and equipment inventory |  |
|  | Insurance policies |  |
|  | Finance and banking records |  |
| **Data** | Back-up data on USB or external drive |  |
|  | Spare keys or codes |  |
| **Equipment** | Emergency radio (battery powered, solar or hand crank), some emergency radios come with adaptors for charging mobile phones |  |
|  | Spare batteries |  |
|  | Mobile phone charger(s) |  |
|  | Torch |  |
|  | First aid kit |  |
|  | Duct tape |  |
|  | Plastic sheeting  |  |
|  | Personal protective equipment |  |
|  | Waterproof container or bag |  |

3.5 Emergency team roles and responsibilities

*List the people in your organisation that have emergency management roles.*

|  |
| --- |
| Emergency team roles and contact details  |
| **Role**  | **Responsibilities**  | **Name and contact details**  |
| **First aid officer** | *[For example, attends first aid training and keeps certification current while in this role]* | *[Employee’s name and contact details]*  |
| **Chief fire warden** |  |  |
| *[Add others as your business requires]* |  |  |
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**Part 4. Reassess, recover and learn**

*This template will help you plan to recover from a disaster. Reassess, recover and learn is also available as a stand-alone template at* [www.business.tas.gov.au](http://www.business.tas.gov.au)

4.1 Business post-disaster impact assessment

|  |
| --- |
| Risk assessment  |
| **Damage**  | *[Describe damage or a remaining risk to your business and its potential impact. For example, bushfire damaged warehouse and stock]* |
| **Impact to business** | *[Describe direct or indirect impacts this damage will have on business. For example, insufficient stock to meet existing orders]* |
| **Severity** | *[High, medium, low]* | **Action** | *[Repair, replace, rebuild]* |
| **Recovery Steps** | *[List steps needed to recover including services and repairs, staff, building materials and cost estimates]*  |
| **Actioned by** | *[Responsible person]*  | **Due date for completion**  | *[Estimate date for completion]* |
| **Damage** |  |
| **Impact to business** |  |
| **Severity** |  | **Action** |  |
| **Recovery Steps** |  |
| **Actioned by** |  | **Due date for completion** |  |
| **Damage**  |  |
| **Impact to business** |  |
| **Severity** |  | **Action** |  |
| **Recovery Steps** |  |
| **Actioned by** |  | **Due date for completion** |  |

4.2 Recovery contacts

*List the contacts essential to your business and its recovery. These are people you might need to keep in touch with or contact during or following a disaster such as suppliers, lawyers, accountant, etc.*

|  |
| --- |
| Essential contacts  |
| **Contact type** | **Organisation name** | **Person and contact details** |
| *[For example, insurance, accountant, lawyer, bank, supplier etc.]* | *[For example, name of your insurance company]* | *[Name and phone number]* |
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| Recovery services contacts |
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| **Business assistance** |
| Enterprise Centres Tasmania | 1800 440 026 |
| Mentoring Service Tasmania | 1800 440 026 |
| Tasmanian Chamber of Commerce and Industry | 1300 559 122 or 6236 3600 |
| **Rebuilding assistance and advice** |
| Master Builders Tasmania | 6210 2000 |
| Workplace Standards | 1300 366 322 |
| **Emotional health and well-being**  |
| Anglicare Family and Relationship Services | 1800 243 323 |
| Relationships Australia | 1300 364 277 |
| The Salvation Army | 6231 5440 |
| Mental Health Helpline | 1800 332 388 |
| Lifeline | 13 11 14 |
| Suicide Helpline | 1300 132 098 |
| Mensline Australia | 1300 789 978 |
| BeyondBlue | 1300 224 636 |
| **Rural services and environment** |
| Department of Primary Industries, Parks, Water and Environment | 1300 368 550 |
| Rural Financial Counselling Service | 1300 883 276 or 6272 5992 |
| Landcare Tasmania | 6234 7117 |
| Rural Alive and Well | 6259 3014 |
| Tasmanian Farmers and Graziers Association | 1800 154 111 or 6332 1800 |

| Recovery services contacts |
| --- |
| **Useful websites** |
| **General recovery advice** | Commonwealth Government Business [www.business.gov.au](http://www.business.gov.au/Pages/default.aspx)For recovery advice search for *Succession planning, emergency management and recovery* and *emergencies and natural disasters.* |
| **Financial and legal advice** | ASIC Money Smart [www.moneysmart.gov.au](http://www.moneysmart.gov.au)  |
| **Rural disaster recovery** | Department of Primary Industries, Parks, Water and Environment [www.dpipwe.tas.gov.au](http://www.dpipwe.tas.gov.au/)For information on managing seasonal conditions search for *Managing seasonal conditions* to locate links to tools and resources to help with managing seasonal conditions including flood and dry conditions. |
| **Tax assistance** | Australian Tax Office [www.ato.gov.au](http://www.ato.gov.au/)For information on managing disasters select *Individuals* and search for *Deal with disasters and hardship.*  |
| **Employment conditions during a natural disaster** | Fair Work Ombudsman [www.fairwork.gov.au](http://www.fairwork.gov.au)For information on rights and obligations during natural disasters and emergencies search for *Rights and Obligations* fact sheets in *Policies and guides* in the drop down list.  |
| **Industry association or peak body** | List available on the Business Tasmania [www.business.tas.gov.au](http://www.business.tas.gov.au)Select *Starting a business* and search for *Industry associations and networks* under *related resources.* |
| **Grants**  | Government Assistance – Disaster Assist [www.disasterassist.gov.au](http://www.disasterassist.gov.au/) |

4.3 Insurance claims

*Use the table below to record and keep track of your insurance claims.*

|  |
| --- |
| Insurance claims |
| **Insurance company**  | *[Your insurer]* | **Date of contact** | *[day/month/year]* |
| **Details of conversation/claim** | *[Any relevant details which you discussed with your insurer regarding your claim]* |
| **Follow up actions** | *[Any actions you need to complete in order to process the claim]* |
| **Insurance company**  |  | **Date of contact** |  |
| **Details of conversation/claim** |  |
| **Follow up actions** |  |
| **Insurance company**  |  | **Date of contact** |  |
| **Details of conversation/claim** |  |
| **Follow up actions** |  |
| **Insurance company**  |  | **Date of contact** |  |
| **Details of conversation/claim** |  |
| **Follow up actions** |  |

4.4 Market assessment

*Based on your assessment of the damage to our business and/or surrounding area, list any areas of your market that have changed below.*

|  |
| --- |
| Market assessment  |
| **Market changes** | **Impact to your business** | **Business options** |
| *[What has changed in the market since the disaster?]* | *[What part of your business will be affected by these changes?]* | *[How can your business adapt or change to suit these new conditions?]* |
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4.5 Communications and marketing strategy

*Detail how you will communicate with your customers, suppliers and staff following an emergency. If your business is reopening following a temporary closure, consider how you will get your message to your customers. You may consider a targeted marketing effort such as using social media campaign or advertising.*

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| Communication and marketing strategy |
| **Customers/clients** |
| **Key messages** | *[When will you reopen; where will you be operating from; when can you take new orders/have guests; when will you be delivering etc.]* |
| **Communication platform** | *[Social media, newspaper, TV, phone, etc.]* |
| **Suppliers** |
| **Key questions/****information** | *[When will you reopen; where will you be operating from; when can they start deliveries; how have they been affected by the event, etc.]* |

4.6 Current creditors and debtors

*List all current creditors and any arrangements you have made during the recovery period.*

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| Current creditors  |
| **Creditor name** | *[For example, your bank]* | **Contact**  | *[Name and phone number]* |
| **Special arrangement details** | *[Outline the conditions of your special arrangements. For example, loan]* |
| **Period of special arrangement** | *[Start and end date]* | **Amount to pay** | *[$$]* |
| **Creditor name** |  | **Contact** |  |
| **Special arrangement details** |  |
| **Period of special arrangement** |  | **Amount to pay** |  |
| **Creditor name** |  | **Contact** |  |
| **Special arrangement details** |  |
| **Period of special arrangement** |  | **Amount to pay** |  |
| **Creditor name** |  | **Contact** |  |
| **Special arrangement details** |  |
| **Period of special arrangement** |  | **Amount to pay** |  |

*List all current debtors you have contacted and their agreed payment amount and date.*

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| Current debtors  |
| **Debtor name** | *[For example, business that has brought your product]* | **Contact** | *[Name and phone number]* |
| **Details** | *[Note what the payment was for]* |
| **Agreed payment date** | *[day/month/year]* | **Amount to receive** | *[$$]* |
| **Debtor name** |  | **Contact** |  |
| **Details** |  |
| **Agreed payment date** |  | **Amount to receive** |  |
| **Debtor name**  |  | **Contact** |  |
| **Details** |  |
| **Agreed payment date** |  | **Amount to receive** |  |
| **Debtor name** |  | **Contact** |  |
| **Details** |  |
| **Agreed payment date** |  | **Amount to receive** |  |

4.7 Government funding

*List all government funding you have applied for and the expected amount you will receive. Types of government funding that may be available after a disaster includes the Australian Government Disaster Recovery Payment, Disaster Income Recovery Subsidy and Clean-Up and Recovery Grants. See* [*www.disasterassist.gov.au*](http://www.disasterassist.gov.au) *for information about recovery assistance following a disaster.*

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| Government funding  |
| **Program name** | *[For example, clean up and recovery grant]* | **Date of** **application**  | *[day/month/year]* |
| **Funding details** | *[Terms of the funding]* |
| **Date to be received** | *[day/month/year]* | **Amount to receive** | *[$$]* |
| **Program name** |  | **Date of application**  |  |
| **Funding details** |  |
| **Date to be received** |  | **Amount to receive** |  |
| **Program name** |  | **Date of application**  |  |
| **Funding details** |  |
| **Date to be received** |  | **Amount to receive** |  |
| **Program name** |  | **Date of application**  |  |
| **Funding details** |  |
| **Date to be received**  |  | **Amount to receive** |  |

4.8 Recovery checklist

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| *This checklist will help you monitor the recovery of your business following a disaster event.* |
| **Damage assessment**  |
|  | List details of any injured people, including staff, customers, and other members of the public. |
|  | List the details of any damage to buildings, equipment, company vehicle and stock. Section 4.1 the Business Continuity Plan will help you get started. |
|  | Record or photograph damage to your premises, fixtures, vehicles, stock, customer records and equipment. |
|  | List any impact on your business functions. |
|  | Predict any damage to your business’ reputation or likely downturn in patronage due to the perception that the area may be dangerous or closed for business. |
|  |
| **Keep your staff informed and up to date**  |
|  | Meet with and debrief staff within 24 – 48 hours of the crisis. If you can’t do this or your business premises is affected and closed, be sure to make contact with each of your staff members to alert them of the situation and allow them to react and ask questions. |
|  | Keep staff informed through the recovery process. |
|  | Advise staff about colleagues who may be injured or badly affected by the disaster. |
|  | Keep staff informed about what is expected of them, whether they are required to work and if not, when work is likely to resume. |
|  | Reassure staff about job security. |

| **Seek help** |
| --- |
|  | Contact your insurance company to make a claim (before you begin cleaning up and removing damaged goods, etc.) |
|  | Consider the types of government assistance that may be available to help your business recover. Depending on the disaster, this could include initiatives such as clean-up and recovery grants and low interest loans. |
|  | Consider support that may be available from banks and other businesses. |
|  | Consider any other grants, support services or disaster assistance that may be available to your business following a disaster. |
|  | If appropriate, contact the Australian Taxation Office to find out about assistance available for individuals and businesses that have been affected by natural disasters. They may be able to fast-track your refund or give you extra time to pay debts, meet activity statement, income tax and other lodgement obligations. |
|  | Consider whether you would like to discuss any stress or emotional trauma you may be experiencing. If so, contact Lifeline on 13 11 14 for confidential emotional and crisis support or Beyondblue for depression and anxiety support. |

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| **Review your recovery and learn from experience**  |
|  | Record what you have learned from the disaster event. |
|  | Review and update your recovery plan and your business continuity plan. |
|  | Consider key lessons learned and what went well and what did not. |

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