



How to deal with a disaster.

Protecting your business against a natural disaster doesn't just mean protecting your own workplace and assets. Your suppliers and clients may also be affected, so it's vital to map out where your business could be most vulnerable and how you can minimise your risk.

Each disaster will affect different businesses in different ways, but there are practical steps all business owners can take to protect themselves. Here's where to start.

1. How should you prepare?

First, prepare for a range of potential outcomes. This starts by knowing your disaster risk – understanding your vulnerabilities and putting necessary protections in place to safeguard yourself against physical damage. Depending on where you're based, this may include:

- **Bushfires**, if you're in an area with low humidity, temperate weather and surrounding forest.
- **Floods**, if you're in low-lying areas or coastal locations.
- **Cyclones**, if you're based in a tropical region.

Don't just think about your premises. Look at the location of your suppliers and regular clientele and assess the risks and hazards they face.

Use the following section to outline where your business is most at risk from a natural disaster:

2. What's your worst-case scenario?

From major bushfire disasters to historic flooding in Far North Queensland, many businesses have endured severe financial hardship and closure in the wake of a natural disaster.

It's essential to prepare for the worst by taking proactive steps to protect your business. This may include:

- Having a Plan B in place if your supply chain is interrupted.
- Taking steps to protect your physical infrastructure.
- Reviewing your business insurance policy to ensure you're covered against the costs of major damage.

Use the following box to outline your worst-case scenario, as well as any Plan B so you can stay agile in the event of disaster:

3. What to include in a disaster recovery plan.

Once you've taken steps to protect your business, create a [disaster recovery plan](#) and share it with your employees. This should include:

- What to do immediately following a disaster.
- An internal and external communications plan.
- Who is in charge of what.
- How to make a decision on the long-term future of your organisation.

Use the following box to write down what you need to include in your disaster recovery plan:

4. Manage the response as best you can.

It may be hard but you'll need to keep your business running after a natural disaster.

This means putting your disaster recovery plan into action, conducting a [business assessment plan](#) following an emergency, getting in touch with all affected suppliers, and then following government advice on [what to do after an emergency](#). This may include:

- Managing your cash flow.
- Making an insurance claim.
- Chasing up debtors.
- Helping employees return to work.
- Recovering your sensitive data and systems.

Remember, you can't control a natural disaster, but you can take control of your response to one. Use the following box to write down the most important steps for your business following a disaster:

Each business will need to make their own plans for a worst-case scenario. This includes, identifying the risks, developing an action plan for implementation, and training your staff accordingly. For more help on how to keep your business running smoothly, visit the Westpac [Help for your business hub](#).