

Prepare for the unexpected

Build a Business Continuity Plan



Business name

Name

Date



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ACKNOWLEDGEMENT OF COUNTRY

NSW Treasury acknowledges that Aboriginal and Torres Strait Islander peoples are the First Peoples and Traditional Custodians of Australia, and thank them for their custodianship of Country - land, seas and skies. We acknowledge the diversity of First Nations cultures, histories and peoples, recognise their enduring connection to our State, and we pay our deepest respects to Elders past, present and emerging.



Message from the Minister

The Hon. Damien Tudehope,
MLC. Minister for Finance
and Small Business

Small businesses are the backbone of the NSW economy. Small businesses inject more than \$368 billion of sales and service income into our economy each year and employ around half the state's workforce.

However, the contribution of small business in NSW is much more than numbers – each and every business plays a critical role in the social fabric of a community, providing everything from sponsorship to local sporting teams to supplying goods and critical services to families in all corners of the State.

2020 has seen significant challenges faced by our small businesses in NSW. Bushfires, drought and now the ongoing effects of COVID-19, the resilience that small business owners have shown throughout this period of time has been nothing short of incredible. We as a Government are committed to doing what we can to create the right conditions in which small businesses can thrive, but also ensuring small businesses have the right tools and resources in which to adapt and stay in business.

Enhancing small business resilience is important for NSW local economies and communities. This toolkit will help small businesses prepare for floods, storms, bushfires and pandemics, as well as disruptions arising from changing market conditions, illness, operating models, technological shifts or business disputes.

Businesses who prepare for disruption and have a clear, tailored plan for recovery can get on their feet again quickly and reopen within days of a disaster or event, compared to weeks or months, or not at all.

There is no doubt that NSW is the best place to live, work and raise a family. It's also the best place to get out there and start and grow a business. There is more work to do, but my focus is on ensuring that the NSW Government continues to support and unlock new opportunities for small businesses.

I encourage all businesses to develop your own Business Continuity Plan using the templates provided in this toolkit.

Message from the Small Business Commissioner Chris Lamont

Across NSW there has been an increase in the frequency and severity of disasters. Fires, floods, storms, cyber-attacks, pandemics and other disruptions present significant challenges for small businesses and test their resilience, courage and entrepreneurial spirit.

For businesses, it's not just about the immediate damage but the flow-on impact of dealing with power outages, transport restrictions, loss of customers or key staff, and/or disrupted communications.

Every small business should have a plan that prepares for the unexpected. Business continuity planning is an essential ingredient for growing and sustaining a good business. This Business Continuity Plan provides practical actions and steps you can take to help protect your business should the unexpected happen.

This plan has been developed to help you plan for the future and find ways to minimise the impact of disasters on your business. The *Get Ready Business* tool helps businesses prepare for disaster in five easy steps. The *Get Back to Business – A Guide to Recovering from Disaster* tool outlines the five phases of disaster recovery, from the moment disruption strikes to the actions you need to take to get your business back on track. The *Insurance Claims for Small Business Guide* helps businesses with all they need to know about lodging an insurance claim after a disaster or disruption.

Endorsement from the Commissioner of Resilience NSW Shane Fitzsimmons

Our vision is for resilient communities, which means that people and businesses feel confident in preparing for and responding to disasters, as well as being supported during the recovery and healing process.

This year alone has been one of unparalleled emergencies. Communities across NSW were first impacted by drought, bushfire, then storm and flood, now pandemic – and all in quick succession. This has highlighted how important it is to be prepared for all hazards. Our emergency service organisations do an incredible job keeping us safe, but they can only do so much.

I would urge everyone to be prepared and be prepared early. Don't wait for disaster to strike. Being aware and prepared is everyone's responsibility.

INTRODUCTION

Every business should have a Business Continuity Plan. No business is immune to the risks of disruption or disaster. Nobody thinks an emergency event will happen to them, but preparing your business to survive such an event is vital for every business owner. This Business Continuity Plan will guide you through the essential steps. It could mean the difference between a business being up and running quickly after a disaster or not reopening at all.

A Business Continuity Plan should outline strategies for keeping your business operational despite emergencies such as extreme weather events, illness, power outages, pandemics, cyber-attacks and other crimes.

Prepare for the unexpected has been designed to expand on the five-step plan outlined in *Get Ready Business* and will help you to **know your risk**, **plan now for what you will do** and **get your business ready** in more detail.

1



KNOW YOUR RISKS

Identify the disasters that your business might face. If you're new to the area, it's really important to understand how you might be at risk so you can know what to expect.

2



PLAN NOW FOR WHAT YOU WILL DO

Sit down with your staff and use this step to **make an emergency action plan** so that everyone knows what needs to be done and by whom if a disaster strikes.

3



GET YOUR BUSINESS READY

There are some really practical and easy actions you can take now to **prepare your business and plan for business continuity**.

4



BE AWARE

If a disaster does strike, knowing where to look for reliable, up-to-date disaster information could help save you vital time. **Connect with key information sources now** to receive regular alerts.

5



LOOK OUT FOR EACH OTHER

Neighbouring businesses can be one of the best sources of information and help before, during and after a disaster. **Develop connections with local businesses** and commit to helping one another.

How to use this document

- Complete the templates and checklists in sections 1 and 2 to create your Business Continuity Plan.
- Use sections 3 and 4 to be aware of the signals of an impending disaster and to connect with local businesses so you can look out for each other.
- Refer to section 5 for checklists specifically for bushfire, flood, storm, structure fire, tsunami and pandemic.
- Keep your plan safe, ideally in your emergency essentials kit.
- Make a copy of your plan and store it in the Cloud.
- Review, update and practice it at least once a year.

Other resources This Business Continuity Plan is part of the *Get Ready Business* suite. In addition to *Get Ready Business*, for support in recovering from a disaster, see *Get back to business* and *Insurance Claims for Small Business* at smallbusiness.nsw.gov.au/disaster-recovery

BUILD A BUSINESS CONTINUITY PLAN

1. KNOW YOUR RISKS



To develop a Business Continuity Plan you first need to know the risks your business is likely to face. Regardless of your location, all businesses are at risk of disasters and resulting business disruptions.

Complete Know your risks checklist by:

1. Ticking the box if the potential disruption is a risk to your business.
2. Rating the level of risk from either 1 (no risk) to 5 (very high risk).
3. Indicating yes or no if a plan is already in place to address this risk.
4. Indicating yes or no if the potential disruption would have an immediate effect on earnings.

Risks that can affect all businesses include:

- structure fires
- bushfire
- floods
- storms
- tsunami
- coastal erosion and landslides
- epidemics or pandemics
- earthquakes
- drought
- heatwave
- infrastructure or power failure (e.g. utility failure knocks out internet, NBN, phone, EFTPOS systems)
- human error (e.g. explosion, mechanical breakdowns, technical failure)
- crime-related disaster events (e.g. cyber-attack, fraud, theft, terrorist threat, bomb blast)
- unexpected illness or absence of you or key staff members

There are specific checklists for bushfire, flood, storm, structure fire, pandemic and tsunami from page 31 to assist you.

TIP: Talk with **neighbouring businesses**, **business advisor** and your **local council** about any potential risks in your area and what you should do to prepare.

Connect with local Emergency Services or visit the following websites to learn more about preparing for specific hazards:

- ▶ NSW Rural Fire Service (RFS) for bushfires rfs.nsw.gov.au
- ▶ NSW State Emergency Service (NSW SES) for floods, storms and tsunami ses.nsw.gov.au
- ▶ Fire and Rescue NSW (FRNSW) for structural urban fires and HAZMAT (hazardous materials) incidents fire.nsw.gov.au
- ▶ NSW Police Force for crime-related events such as shoplifting, break-ins, fraud and robbery police.nsw.gov.au
- ▶ Bureau of Meteorology (BOM) for information on weather forecasts and severe weather warnings bom.gov.au
- ▶ NSW Health for heatwave information and support health.nsw.gov.au/environment/beattheheat

- ▶ **Dial Triple Zero (000)** for **Police, Fire** or **Ambulance** for life-threatening emergencies. Visit triplezero.gov.au for more information. If you are deaf or have a speech or hearing impairment **dial 106 for the Text Emergency Relay Service.**

1.1 Know your risks



Fill out the table below to assess risks to your business. For the risk rating, '1' is low likelihood and/or low impact, and '5' is very high likelihood and/or high impact. **If you rate a risk as a 5, this needs immediate attention and action.**

Potential disruption	Is this a risk for my business?	The risk rating is:	Do I have a plan already in place? (Yes / No)		Will this affect immediate earnings? (Yes / No)	
Buildings						
No access to business premises			Yes	No	Yes	No
Damage to business premises			Yes	No	Yes	No
Fault with utilities (water, gas, sewerage)			Yes	No	Yes	No
Major power outage			Yes	No	Yes	No
Stock and equipment						
Loss of stock			Yes	No	Yes	No
Loss of key equipment			Yes	No	Yes	No
Data and information						
No access to phone networks			Yes	No	Yes	No
No access to internet			Yes	No	Yes	No
Loss of data or key documents			Yes	No	Yes	No
People						
Loss of key staff due to illness or skills shortage			Yes	No	Yes	No
Owner affected by health or personal issues			Yes	No	Yes	No
Legal issues			Yes	No	Yes	No
Loss of suppliers			Yes	No	Yes	No
Loss of customers			Yes	No	Yes	No
Loss of customers' access to business via phone/online			Yes	No	Yes	No
Major building works, road closures or other local events			Yes	No	Yes	No
Loss of reputation (if business is not operational within a few days of the disaster)			Yes	No	Yes	No
Environmental						
Business is near a river			Yes	No	Yes	No
Business is near bushland			Yes	No	Yes	No
Business near the coast			Yes	No	Yes	No

2. BUSINESS CONTINUITY TEMPLATES



Plan now for what you will do and get your business ready

Knowing how to take the appropriate action could help save your life, the lives of your staff and the future of your business. You can take some practical and easy actions now to prepare your business and plan for business continuity.

Go through these easy-to-follow templates and checklists and decide who will be responsible for the various components of the plan to ensure your business remains resilient despite a disaster or disruption. Fill out the sections marked with a  to complete all the key information you will need for your Business Continuity Plan.

Business Continuity Templates

- | | | | | | |
|-----|---|--|------|---|---|
| 2.1 |  | Emergency Essentials Kit | 2.8 |  | Plan an alternative operation location |
| 2.2 |  | Plan how you will move stock, equipment and fixtures | 2.9 |  | Plan an alternative supply chain |
| 2.3 |  | Protect your property | 2.10 |  | Plan methods to maintain customer relations |
| 2.4 |  | Develop a finance plan | 2.11 |  | Plan for how you will safeguard all other critical business areas |
| 2.5 |  | Develop an insurance plan | 2.12 |  | Train staff for business continuity |
| 2.6 |  | Prepare your emergency plan | 2.13 |  | Conduct general premises maintenance |
| 2.7 |  | Back up data to the Cloud | | | |

TIPS for creating your plan:

- Think about the location and nature of your business and how this might impact the actions you need to take (e.g. located on the second floor or near power lines).
- Ensure that more than one staff member is trained to complete an action to avoid the risk of relying too heavily on one person.
- Develop your plan with any staff, so that they feel a part of the process.
- Test and refine the plan with feedback from your staff.
- Ensure all new staff are given an induction to the emergency plan (2.6) within their first week.

2.1 Emergency Essentials Kit



What needs to be done	Why you need to do it	Who is responsible
Make an Emergency Essentials Kit.	To preserve your most important documents and items that are too important to lose from disaster.	Name
		Signed
		Date

How you can do it

You will need a water-proof pack to hold all your documents and a bag big enough to hold this pack with all your essential business items.

Store this kit in an **easy-to-access location** at your business.

Back up all your important documents in Cloud storage.

Things to keep in mind

Make a copy of your documents to keep off-site as access to internet during and after a disaster may be unavailable for some time.

To always be stored in emergency essentials kit

Business registration documents

Title deeds to property

Licenses, certificates, awards

Insurance policy agreements

Emergency action plan

Neighbour contact information

Important contact information (staff emergency contacts, suppliers, customers etc.)

Important contracts and bank loan documents

To be added to emergency essentials kit on the day of disaster

Any cash on site

Portable electronic devices

Other 

Other 

Other 

The Emergency Essentials Kit will be stored:



2.2 Plan how you will move stock, equipment and fixtures



What needs to be done	Why you need to do it	Who is responsible
Plan how you will move fixtures, stock and equipment to a safe place.	Being able to move your fixtures and stock in a hurry will save you precious time when a disaster is looming.	Name
		Signed
		Date

How you can do it
Speak with neighbouring businesses about the measures they have in place to move fixtures and stock quickly.
Other businesses in your local Business Chamber may also have good suggestions.
Explore inventive storage solutions online to see if any suit your business needs.
Decide now where you will move your stock/ equipment to save them from disaster.
Consider high positioning on site or an alternative offsite location.

Things to keep in mind
Ask your Local Council about the maximum height of potential floodwaters that may impact your property so you can design storage solutions above this height.

Stock and equipment will be moved to these locations:	
Stock or equipment 	Location 

2.3 Protect your property



What needs to be done	Why you need to do it	Who is responsible
Protect your property by fortifying entry points and securing internal premises.	Disasters can impact your business from multiple locations and in different ways. You will need to protect your business from all angles (e.g. doors, windows, roof). Depending on the disaster threat, you will need to take different protective measures.	Name
		Signed
		Date

How you can do it
Take steps to protect the inside of your business to help minimise the rebuild cost/effort (e.g. move shelving, lay plastic sheeting).
Discuss the different approaches you will take with staff.
Ensure you have the resources required to protect your business prior to disaster threats.
Think about any external elements of your business that could cause damage in a disaster and how to fortify them (e.g. sandbags, boarding up).
Plan now for how you will minimise the threat of external fixtures (e.g. signs, stands, tables, chairs, umbrellas, bikes).
Plan to turn off electricity, gas and water at the mains.

Things to keep in mind
If replacing property, investigate fire-proof and waterproof alternatives. For example, in some flood-prone areas, retractable shelving and waterproof, easily liftable floor coverings can be installed. They can be quickly removed if a flood is coming, and quickly restored to position afterwards.
Sandbagging drains, sinks and toilets can reduce the back-flow of water into your business.

External fixtures and how each item will be secured:	
List of external fixtures 	How each item will be secured 

2.4 Develop a finance plan



What needs to be done	Why you need to do it	Who is responsible
Develop a finance plan.	When disaster strikes you need to be able to easily access all your financial and business records, pay your bills, invoice your customers, and have sufficient resources and cash flow to continue operating your business.	Name
		Signed
		Date

How you can do it

Speak to your accountant or financial advisors, or make an appointment with a Business Connect Advisor about:

- Checking how your business' financial records are currently managed and stored, including steps to safely back up and store financial records in the Cloud.
- Developing a financial plan for how the business will operate in case of emergency, illness or a disaster.
- Ensuring that your business will have sufficient cash flow and financial resources to operate.
- The way forward, if the disaster event negatively impacts your business for an extended period of time.

If your business is starting to experience any cash flow difficulties it is important to seek professional advice as soon as possible. The earlier you do, the more options are available.

Things to keep in mind

You are responsible for keeping required business records.

To continue operating your business if a disaster happens, you may need to be able to access your accounts system, including sales and invoices, from another device and location.

If you or the person who handles your business accounts is unable to work for a period of time, you need a back-up plan for who will continue to operate your day-to-day business finance activities such as paying and issuing invoices.

You have a legal obligation to ensure that your business does not trade whilst insolvent, i.e. when it is unable to pay debt(s) as and when they fall due. Some signs that your business may be starting to experience difficulties are:

- suppliers are requiring cash payments
- you are struggling to pay your bills, employees and rent on time
- you are putting your own money into the business to pay bills
- you are unable to provide for employee leave and entitlements
- your cash flow is negative
- your customers are paying late
- you are not keeping up with invoicing your customers.

If you are unable to meet your existing financial obligations for a period of time, due to natural disasters, pandemics or a major change in your circumstances, act early: speak to your accountant, qualified financial counsellor or Business Connect advisor; and contact the financial hardship team at your bank/lender. You may be eligible for repayment relief while you get your business back up and running. You may also be eligible for financial relief from ongoing commitments like taxation, council rates, energy and water bills, phone/internet bills, and insurance premiums.

If you believe your request for financial hardship assistance has been wrongfully denied by your bank/lender, you can ask the Australian Financial Complaints Authority to conduct an independent review. Visit afca.org.au or call 1800 931 678.

For more information see: smallbusiness.nsw.gov.au/get-help/financial-hardship

2.5 Develop an insurance plan



What needs to be done	Why you need to do it	Who is responsible
Develop an insurance plan.	When disasters strike, the costs of repairs coupled with ever-mounting fixed costs can be staggering. Insuring your business is critical to protecting your business' future.	Name
		Signed
		Date

How you can do it

There are **several types of insurance** to consider, not just disaster protection (e.g. business disruption insurance). The first step to determining what cover you need is to establish what your business relies upon in order to generate revenue. Then determine what likely event could occur that will stop or disrupt those activities.

If you cannot get insurance, **you need to create financial reserves that would help to cover costs** if anything were to happen.

There are resources available to help you find cover online. It may also help to talk to an insurance broker to discuss your business risks and understand your options. For more information, visit:

- Understand Insurance, understandinsurance.com.au
- Insurance Council of Australia, findaninsurer.com.au
- National Insurance Brokers Association, needabroker.com.au or 1300 531 073

Things to keep in mind

Make sure you have enough of the right insurance in place to cover you against your biggest risks and protect your assets:

- Income protection insurance
- Business interruption insurance, including options for loss of attraction, utilities disruption and loss of access
- Building or contents insurance
- Vehicle insurance
- Cyber insurance.

Your insurance policy is your contract with the insurer. It states when, how and what the insurer must pay for. Make sure you understand any particular requirements and exclusions under your policy. For example, some policies will pay for damage caused by rainwater or stormwater, but not for damage caused by floodwater. **Make sure you read the fine print.**

Find out if your policy includes any coverage of secondary impacts, such as the cost of business relocation or temporary accommodation.

Read the **Insurance Claims for Small Business guide** which will help you through the claims process. Visit: smallbusiness.nsw.gov.au/disaster-recovery

Insurance policies template

INSURANCE CONTRACT 1



Insurance type

Insurer and policy number

What's covered

What's not covered

Insurance company contact

Expiry date

Amount paid and how often

INSURANCE CONTRACT 2



Insurance type

Insurer and policy number

What's covered

What's not covered

Insurance company contact

Expiry date

Amount paid and how often

INSURANCE CONTRACT 3



Insurance type

Insurer and policy number

What's covered

What's not covered

Insurance company contact

Expiry date

Amount paid and how often

2.6 Prepare your emergency plan



What needs to be done	Why you need to do it	Who is responsible
Prepare your emergency plan for evacuating your premises.	Every business must have an emergency plan in place to ensure that people are safe in a disaster or emergency event.	Name
		Signed
		Date

How you can do it

Plan now for how you will be evacuating depending on the disaster you face. The types of emergencies to plan for should include: fire, explosion, medical emergency, rescues, hazard chemical incidents, bomb threats, armed confrontations and natural hazards.

When preparing emergency plans for your business refer to Australian Standard AS3745 Planning for Emergencies in Facilities. You can access it at: standards.org.au/standards-catalogue/sa-snz/publicsafety/fp-017/as--3745-2010 Your emergency plan should provide for any staff:

- Contact details of fire wardens, floor wardens and first aid officers

- Contact details for local emergency services and the poisons centre

- Guidance on how staff will become alerted to an emergency e.g. siren, phone, SMS

- A map locating fire protection equipment, emergency exits and assembly points.

Your emergency plan needs to cover:

- Emergency procedures** – including procedures for evacuation, for getting medical treatment and assistance, for contacting emergency services, and effective communication procedures between the person authorised to coordinate the emergency response and everyone else in the workplace

- Testing of the emergency procedures** – including how often they are tested

- Information and training** – for workers on how the emergency procedures are implemented

- A list of who to contact** – in the event of an emergency or business disruption. This includes all staff contact numbers and each of their emergency contacts.

Place emergency plans and procedures in easy-to-access and visible places e.g. common areas and in work vehicles for staff whose work includes travel.

Connect with neighbours before, during and after an event. You may need to rely on each other for help.

Things to keep in mind

Every year hundreds of businesses succumb to structure fires that are nothing to do with bushfires, floods or major weather events, and many of these businesses cease trading as a result. AS3745 is designed to enhance the safety of people in facilities, by providing a framework for emergency planning.

Evacuation routes may already be identified and time-lined for your area by the NSW SES.

There may be little or no warning to tell you when to put your plans into action, so it is important to monitor weather situations at all times and act quickly. **Do not wait to be told to act.**

Follow social media pages for emergency services or download the official emergency apps. **Some agencies have distribution lists for their warnings.**

Know where the nearest medical assistance is if you need it.

Be mindful of the mix of people in your workplace, e.g. number of casual staff, visitors, staff who often travel or work in other locations.

Allow staff to leave early in the event of a disaster if they need to.

Review or test your contacts list regularly to make sure it is up-to-date, e.g. send a message to all staff asking them to respond. Follow up with those who do not respond in case their contact details have changed.

EMERGENCY PLAN: WHO TO CONTACT IN AN EMERGENCY OR BUSINESS DISRUPTION

 Fill in the gaps to complete your Emergency Contacts list

Emergency	Triple Zero (000) Police, Fire or Ambulance		
Weather warnings	Bureau of Meteorology – bom.gov.au/nsw ABC News – abc.net.au/news/emergency		
Storm, flood and tsunami	NSW State Emergency Service – 132 500, ses.nsw.gov.au		
Fire (non-emergency)	For building and structure fires – Fire and Rescue NSW, fire.nsw.gov.au For bushfires and rural fire districts – NSW Rural Fire Service, rfs.nsw.gov.au		
Police (non-emergency)	NSW Police – 131 444, police.nsw.gov.au Crime Stoppers – 1800 333 000, crimestoppers.com.au Local Police station: 		
Medical (non-emergency)	Healthdirect Australia – 1800 022 222, healthdirect.gov.au Ambulance Service of NSW – ambulance.nsw.gov.au		
Landlord / Building Manager			
Utilities	Water: 	Ph:	
	Electricity: 	Ph:	
	Gas: 	Ph:	
Poisons Information Centre	Poison Information Hotline – 13 11 26, poisonsinfo.nsw.gov.au		
Live traffic updates & incidents	Report a traffic incident – 131 700 Traffic information line – 132 701, livetraffic.com My Road Info – myroadinfo.com.au		
Power outages (network lines)	You can either contact your own retailer (the one that bills your business) or the distributor for your area (which can also be found on your bill or by contacting your retailer). In NSW there are three energy distributors, each is responsible for a geographic region of NSW. Ausgrid – 13 13 88, ausgrid.com.au Endeavour Energy – 131 003, endeavourenergy.com.au Essential Energy – 13 20 80, essentialenergy.com.au		
Animal disease	Emergency Animal Disease – 1800 675 888, dpi.nsw.gov.au/biosecurity		
Telecommunications (faults, damage or hazards)	Telstra – 13 22 03 Optus – 1800 505 777 Other: 		
Local council	Name: 	Ph:	

EMERGENCY PLAN: EVACUATION PROCEDURES

BUSHFIRE

If there is a bushfire in your area, leaving early is the safest option. 

When will you evacuate?

If you are leaving early, what will trigger your decision to leave?

Don't wait for an official warning to leave.

Where are you evacuating to?

Have an alternate evacuation route in the case of fallen trees or active fire preventing your exit. In which direction is the fire moving?

Do you know where the nearest Neighbourhood Safer Place is? (Find out on the NSW RFS website) rfs.nsw.gov.au/plan-and-prepare/neighbourhood-safer-places

How will you transport evacuees?

Do you have employees with special mobility requirements?

How will you transport pets and animals?

STRUCTURE FIRE

When will you evacuate?

Where are you evacuating to?

How will you transport evacuees?

SEVERE WEATHER

When will you evacuate?

Where are you evacuating to?

How will you transport evacuees?

FLOOD

Turn off electricity, gas and water at the mains in the event of a flood.



When will you evacuate?

Where are you evacuating to?

How will you transport evacuees?

CHEMICAL INCIDENT



When will you evacuate?

Where are you evacuating to?

How will you transport evacuees?

OTHER (PLEASE SPECIFY):



When will you evacuate?

Where are you evacuating to?

How will you transport evacuees?

EMERGENCY PLAN: STAFF EMERGENCY CONTACTS LIST



Staff member's name	Job title (include if they have any emergency team role e.g. first aid officer, fire warden)	Contact details (home phone, mobile, email)	Staff member's emergency contact (i.e. their next of kin or emergency contact)
		Phone:	Phone:
		Mobile:	Mobile:
		Email:	Email:
		Phone:	Phone:
		Mobile:	Mobile:
		Email:	Email:
		Phone:	Phone:
		Mobile:	Mobile:
		Email:	Email:
		Phone:	Phone:
		Mobile:	Mobile:
		Email:	Email:
		Phone:	Phone:
		Mobile:	Mobile:
		Email:	Email:
		Phone:	Phone:
		Mobile:	Mobile:
		Email:	Email:

2.7 Back up data to the Cloud



What needs to be done	Why you need to do it	Who is responsible
Back up data to the Cloud.	<p>Disasters can destroy physical documents and computers within minutes. You may have no time to enter or remain in your business to gather essential records (e.g. client lists, schedules, invoices, blueprints, maps).</p> <p>Cloud-based storage allows you to access your key data and documents from any location with an internet connection, even if you no longer have physical access to your business or if your computer was destroyed.</p>	Name
		Signed
		Date

How you can do it
Explore Cloud storage options online or with your IT consultant to see which one suits your business (examples of Cloud-based storage include Dropbox, iCloud, Box, Google Drive, Nextcloud).
Set up a regular backup process. Keep a hard-copy backup of important documents as NBN/internet access may be compromised during disasters.
Include a battery powered radio in your emergency essentials kit.
Explore options for backup power (e.g. generator) if power is critical to your business operations.
Consider whether cyber insurance would be beneficial for your business.
Move your corporate emails to a Cloud-based email service.
Make sure your software applications are kept up-to-date by enabling automatic updates to install latest security patches.
Install security software to prevent unauthorised connections and scan regularly for malware.
The Australian Cyber Security Centre (ACSC) provides trusted and relevant information on how small businesses can protect themselves from the most common cyber security threats. ACSC has developed a Small Business Cyber Security Guide to help small businesses understand, take action, and increase cyber security resilience against ever-evolving cyber security threats. For more information, visit cyber.gov.au/acsc/small-and-medium-businesses

Things to keep in mind
Make sure your mobile phone is fully charged and have a charged power pack as a backup.
Keep a power cord/charger handy in case power is available and you need to recharge.
Banking and electronic purchasing services may not be available during emergencies.
For your IT passwords, use a catchphrase or passphrase, rather than just a password. Or use a password management system. Single word and number combinations can be easy to guess.
Business owners have a legal responsibility to keep business and customer information safe. ACSC can help small businesses respond to cyber security incidents. Reporting cyber security incidents ensures that the ACSC can provide timely assistance. To report a cybercrime or cyber security incident, visit cyber.gov.au



Data to be regularly backed up (e.g. payroll, client lists, supplier lists)

- | | |
|----|----|
| 1. | 5. |
| 2. | 6. |
| 3. | 7. |
| 4. | 8. |

Storage location(s) for back-ups (e.g. Cloud, home safe, etc.)

Steps to complete backup (if not automatic)

- | | |
|----|----|
| 1. | 5. |
| 2. | 6. |
| 3. | 7. |
| 4. | 8. |

Frequency for back-ups (daily/weekly/monthly)

Person(s) responsible (Who will ensure regular backups occur and who can access the stored data?)

Name 1:

Name 2:

2.8 Plan an alternative operation location



What needs to be done	Why you need to do it	Who is responsible
Plan an alternative operation location.	If you are evacuated or suddenly unable to access your usual business premises, you will need an alternative site (or sites) arranged so you can continue to operate.	Name
		Signed
		Date

How you can do it
Identify other off-site areas where you might operate your business from (e.g. from home, garage or shed).
Consider accessing another business premise or sharing business premises.
See if you can temporarily work from a hub, co-working space or warehouse.
Put measures in place to allow employees (if any) to work remotely (e.g. video conferencing) where possible.
Use your webpage (or other online sales platform) for online sales or home deliveries.

Things to keep in mind
Consider how long it will take to get your business set up in an alternative location.
Consider whether the site is going to be suitable and accessible during an emergency.
Ensure you will have what you need to run your business, e.g. power, running water.

ALTERNATIVE LOCATION FOR THIS BUSINESS



Location (including address)

What services, equipment and supplies are already in place at the alternative location?

1.	4.
2.	5.
3.	6.

What more will you need at the location to continue to operate your business?

Additional needs	How will they be acquired or transported?
1.	
2.	
3.	
4.	

2.9 Plan an alternative supply chain



What needs to be done	Why you need to do it	Who is responsible
Plan potential alternative supply chains.	You may be unable to source stock to run your business if a disaster negatively impacts one of your suppliers, their access to your property, or the transport networks between you.	Name
		Signed
		Date

How you can do it

Make a list of the other supplier options you could call on if such a disruption occurred.

Things to keep in mind

Review this list often (e.g. yearly) and update any contact details that may have changed.

ALTERNATIVE SUPPLIER LIST

Supplied items / Existing supplier	Contact details	Alternative supplier	Contact details of alternative supplier
Item:	Phone:	Business Name:	Phone:
Business name and contact person:	Email:	Contact Person:	Email:
Item:	Phone:	Business Name:	Phone:
Business name and contact person:	Email:	Contact Person:	Email:
Item:	Phone:	Business Name:	Phone:
Business name and contact person:	Email:	Contact Person:	Email:
Item:	Phone:	Business Name:	Phone:
Business name and contact person:	Email:	Contact Person:	Email:

2.10 Plan methods to maintain customer relations



What needs to be done	Why you need to do it	Who is responsible
Plan methods to maintain customer relations and other key business contacts.	<p>If your business cannot operate in its usual location or even operate at all, it is important to maintain customer relations to ensure your business remains their vendor/supplier of choice.</p> <p>Making efforts to communicate with customers during this time and reminding them of how much you value them could help to maintain customer loyalty.</p>	Name
		Signed
		Date

How you can do it
Set up a website and social media if your business is not already online.
Develop channels of communication now (e.g. social media, email lists) that do not require a face-to-face presence, so that they are possible avenues of communication during and post-disaster.
Make a list of key business contacts (e.g. suppliers, customers, clients, staff, your bank, Australia Post etc.).
Set up a shared document containing important business and customer contacts in the Cloud that all staff can access and update. You may also be able to extract some contact details from your accounting software, but make sure it will be accessible in a crisis.
<p>Stay connected to your customers during and after an emergency. Customers will need to know:</p> <ul style="list-style-type: none"> • if you are still open and trading • updates on what is happening to their orders • if there have been changes to your location, services or hours of operation.
Consider using paid text message services that can send bulk updates – these may be useful for marketing or managing appointment reminders.

Things to keep in mind
Consider and plan for your legal liability if you are unable to meet agreed deadlines or deliverables because of disruptions to your business.

KEY BUSINESS CONTACTS LIST



Who needs to know if the business has been disrupted?

Company	Business name and main contact	Phone	Email	Comments
Accountant				
Lawyer				
Property manager/ landlord				
Bank/lender				
Insurance agent				
Electronic payment provider (e.g. for credit/debit card or online payments)				
Internet Service Provider				
Paid subscriptions (e.g. software, online platforms, newspapers)				
Automatic payments that need to be disabled				
Electricity				
Gas				
Water				
Other				

2.11 Plan for how you will safeguard all other critical business areas



What needs to be done	Why you need to do it	Who is responsible
Plan for how you will safeguard all other critical business areas.	<p>Think about the other areas of your business that are crucial for it to operate. Plan for how you will continue these essential operations if a disaster strikes.</p> <p>As the owner or manager, you need to make sure your business can continue uninterrupted if you need to step out of the business or if key staff leave or are unavailable.</p>	Name
		Signed
		Date

How you can do it

Create a handover plan that includes all the key information needed to run the business effectively in your absence.

Treat this plan as an active document, not a static record, and encourage your staff to do the same.

Have regular discussions as part of your business management or staff meetings.

Things to keep in mind

Place in your diary or phone a reminder to review your handover plan at least once a year to make sure it stays current.

HANDOVER PLAN FOR THIS BUSINESS

1 Person(s) who will take over managerial duties:

Phone:

Email:

2 Person(s) who can manage financial and legal matters (could be a power of attorney):

Phone:

Email:

3 Accountant for this business:

Phone:

Email:

4 Lawyer for this business:

Phone:

Email:



5 Landlord / realtor for this business:

Phone:

Email:

6 Rent amount: \$

weekly

fortnightly

monthly

Paid into (account details):

Lease expiry date:

7 Spare keys and float are kept:

8 The business manual is kept:

It is also saved on the computer/Cloud in the following location:

Other security details:

9 Important client list/business contacts list/suppliers list is saved:

10 These business tasks are essential to continue in my absence:

1.

4.

2.

5.

3.

6.

11 These business tasks can be left until I return:

1.

4.

2.

5.

3.

6.

12 I have income protection insurance:

Policy details:

Yes

No

13 Anything else that is unique to this business and required in order to continue operating it:

2.12 Train staff for business continuity



What needs to be done	Why you need to do it	Who is responsible
Plan methods to train staff for business continuity, so multiple staff know how to undertake all key business tasks.	<p>If your business is severely damaged by an emergency or disaster and cannot reopen, your staff's livelihoods are at risk.</p> <p>It is also likely from time-to-time that staff will become unavoidably absent from your business. The absence of key staff may delay your business recovery, particularly if they are the only people with key skills or knowledge about an aspect of the business.</p>	Name
		Signed
		Date

How you can do it
Make a list of who is trained or experienced in key knowledge areas or roles. Train additional/multiple staff in business critical tasks.
Have procedures and key information outlining how to perform each job role in your business stored in a place where it can be easily accessed in an emergency (e.g. the Cloud).
Ensure staff are part of the disaster-planning process to create a sense of ownership of the business outcomes.

Things to keep in mind
Staff may become affected personally by the disaster and be unable to work or assist the business.
There are several ways to train staff e.g. staff can shadow a co-worker for on-the-job training, or they can provide one another with short presentations or training sessions.
Staff may be able to assist by documenting what they do in their job, including any key processes, systems and contacts.

KEY SKILLS FOR BUSINESS CONTINUITY



Staff training record – which staff are trained in which key processes

Staff members	Key skill #1	Key skill #2	Key skill #3	Future training planned

2.13 Conduct general premises maintenance



What needs to be done	Why you need to do it	Who is responsible
Conduct general premises maintenance.	Keeping on top of essential general maintenance for your premises will assist with protecting your property if there is a disaster or emergency event.	Name
		Signed
		Date

How you can do it

Maintain a Critical Tasks checklist and ensure items are actioned by their due date.

Involve staff, if appropriate, in checking the Critical Tasks checklist.

CRITICAL TASKS CHECKLIST

Task	Date last completed	Next due date
Clean gutters and install metal gutter guards		
Check wiring		
Fill any structural cracks		
Install sprinklers and/or fire extinguishers		
Trim overhanging trees and branches		
Clear underlying vegetation		
Check safety distance of trees to building		
Check walls, eaves and roofs are secure and in good repair		
Check Emergency Essentials Kit location		
Ensure any protective equipment is in good working order, including smoke alarms and batteries, fire blankets and fire extinguishers		
Ensure additional equipment is available if staying to defend against bushfire (ladders, mops, buckets, extra-long hoses)		
Stock sandbags where flood risk is identified		
Stock clean water		
Maintain generator including fuel		
Ensure fuel is stored above flood water and away from any impact zone		
Establish safe evacuation routes and make sure staff are aware e.g. signs, maps		
Ensure clear access to electricity, gas and water mains		

3. BE AWARE



Being aware of the signals of an impending disaster is crucial in knowing when to act and trigger your emergency action plan, ultimately helping you to save your business.

Connect with relevant emergency services to stay up-to-date on disaster information in your area, including disaster preparation events.

In a life-threatening emergency

- ▶ **Dial 000** For Emergency Assistance – Police, Fire or Ambulance, triplezero.gov.au
- ▶ **Dial 106** For Police, Fire or Ambulance via the Text Emergency Relay Service for persons with speech or hearing impairment.

Emergency Information

- ▶ ABC Radio Frequencies – reception.abc.net.au
- ▶ ABC Emergency Website for NSW – abc.net.au/news/emergency/state/nsw
- ▶ Live Traffic Transport for NSW – livetraffic.com
- ▶ For flood, storm and tsunami – NSW State Emergency Service, 132 500, ses.nsw.gov.au
- ▶ For building and structure fires – Fire and Rescue NSW, fire.nsw.gov.au
- ▶ For bushfires – NSW Rural Fire Service, 1800 679 73, rfs.nsw.gov.au

Smartphone apps



Emergency+



Fires Near Me NSW



Life Traffic NSW

Additional resources

For links and resources, especially for recovering from disaster, see *Get back to business – a guide to recovering from disaster* at smallbusiness.nsw.gov.au/disaster-recovery



4. LOOK OUT FOR EACH OTHER

Neighbouring businesses can be one of the best sources of information and help before, during and after a disaster. Develop connections with local businesses and commit to helping one another.

- In times of disaster, your community may be isolated. Your local business community may be your best source of support.
- Older businesses within the community will often have greater experience of disasters and can provide you with helpful advice in preparing your business.
- Similarly, local business chambers, councils and emergency services can share information about risks and disasters in the area and help you take steps to prepare and rebuild your business.

LIST THREE NEIGHBOURING BUSINESSES THAT WILL HELP YOU IF THEY ARE ABLE AND THAT YOU WILL HELP IN AN EMERGENCY IF YOU ARE ABLE:



Contact name	Business/organisation	Phone number & email
1.		
2.		
3.		

5. DISASTER-SPECIFIC CHECKLISTS

Bushfire preparation checklist

Use this checklist, along with your Business Continuity Plan to prepare your business for a bushfire.

It is important to understand the bushfire risk to your business and to prepare your business, your property and your employees.

Employers have a duty of care to employees and visitors when they are on your property or undertaking a service provided by your business. Use this checklist to help assess whether you are adequately prepared for a bushfire. See the NSW Rural Fire Service (RFS) website for further information rfs.nsw.gov.au

Know your Risk

Do you know your risk? Consider whether bushfire is a risk to your business.

Make a Bushfire Survival Plan

There are four simple steps to making a Bushfire Survival Plan for your business:

- 1. Discuss** Talk with your employees about what you will do if a bushfire threatens your business.
- 2. Prepare** Prepare your property and get it ready for bushfire season.
See the top five actions to make your property safer below.
- 3. Know** If there is a fire in your area, know the Bushfire Alert Levels.
- 4. Keep** Keep all the bushfire information numbers, websites and the smartphone app handy.

Head to myfireplan.com.au for a step-by-step guide to making a bushfire survival plan.

Think about your insurance needs in relation to fire and make sure your chosen policy provides an appropriate level of cover for your business and that you understand any requirements. Remember that rebuilding in a bushfire-prone area can be expensive.

Have a plan about what to do with animals and pets.

Evacuation plans (leaving early is the safest option):
(refer to pages 14-18)

Where will you go?



What will you take?



Do you know where your nearest Neighbourhood Safer Place is?



rfs.nsw.gov.au/plan-and-prepare/neighbourhood-safer-places

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Infrastructure and property

Before fire season starts, prepare your property:

Top five actions to make your property safer. See the checklist on NSW RFS website: rfs.nsw.gov.au/__data/assets/pdf_file/0003/36597/GetReadyforaBushFire.pdf

1. Trim
2. Mow
3. Remove
4. Clear
5. Prepare

Emergencies

To report unattended fires or in an emergency call Triple Zero (000).

Stay updated by using Fires Near Me rfs.nsw.gov.au/fire-information/fires-near-me or download the app.

For those who do not have internet access, the Bushfire Information Line is 1800 679 737.

Flood preparation checklist

Use this checklist, along with your Business Continuity Plan to prepare your business for a flood event.

Flooding can cause damage to your business assets and stock, or indirectly impact on your business activities by disrupting supply chains and customer access routes. Floods can occur rapidly and without warning. Use this checklist to prepare your business in advance and take action to reduce potential flooding impacts. See the NSW State Emergency Service (NSW SES) website for further flood information ses.nsw.gov.au. To view all current NSW flood and weather warnings visit the Bureau of Meteorology website bom.gov.au

General

Consider whether flood is a risk to your business. For further information on your flood risk, contact the NSW SES or your local council.

Include risk mitigation strategies for flood in your Business Continuity Plan. Local FloodSafe Guides can be accessed on the NSW SES website ses.nsw.gov.au/local-region-information/cwr/flood-storm-and-tsunami-guides

Consider your insurance needs in relation to flood and make sure your chosen policy provides an appropriate level of cover for your business and that you understand any requirements.

Infrastructure and property

Identify any problem areas and potential flood heights affecting your business property.

Ensure your business premises are well maintained and store items appropriately:

- consider the potential for flooding when storing items around the office or other buildings, and identify high points for stacking and storing
- secure objects that are likely to float and cause damage
- store hazardous materials in waterproof containers in a secure cupboard to prevent leakage
- store your equipment on a high shelf, in a plastic container where it can be protected.

Consider making changes to your business buildings/property to protect against flood:

- consider installing flood-proofing devices
- set up your business in a building that has flood resistant floor coverings, furniture and fittings which are easily cleaned and less likely to be damaged (e.g. tiled floors on the ground level, raised electrical sockets).

Check that your evacuation plan includes instructions to turn off electricity, gas and water at the mains in the event of a flood.

Emergencies

For emergency help in flood call the NSW SES on 132 500.
For life-threatening emergencies call Triple Zero (000).

Keep yourself, your staff and guests updated by checking the Bureau of Meteorology website bom.gov.au

Storm preparation checklist

Use this checklist, along with your Business Continuity Plan, to prepare your business for storms and severe weather.

Storms can bring strong winds, intense rainfall and hail. Strong winds and hail may damage your property and assets, and heavy rainfall can cause flooding, or flash flooding, which may result in road closures and staff absences. Use this checklist to prepare your business and plan for disruptions due to storms and severe weather. See the NSW State Emergency Service (NSW SES) website for further flood information ses.nsw.gov.au. To view all current NSW storm and weather warnings visit the Bureau of Meteorology website bom.gov.au

General

Consider whether storms are a risk to your business.
For further information on storms, contact NSW SES or check the Bureau of Meteorology website.

Include risk mitigation strategies for storm in your Business Continuity Plan.
A StormSafe Guide can be accessed on the NSW SES website ses.nsw.gov.au/local-region-information/hur/flood-storm-and-tsunami-guides

Think about your insurance needs in relation to storms and make sure your chosen policy provides an appropriate level of cover for your business and that you understand any requirements.

Infrastructure and property

Do general maintenance around your business premises and store items appropriately:

- get your roof checked to make sure it is in good condition, and repair any damage
- trim tree branches overhanging your roof. Check with your local council first to see if you require any permits or consents
- repair any corrosion, loose fittings and/or rotting timber
- clear or secure any loose items that could cause damage if blown around in high winds (e.g. outdoor furniture, potted plants). Clear gutters, drains and downpipes so that water can drain away quickly
- store hazardous materials in waterproof containers in a secure cupboard.

If you live in a flood prone area, consider making changes to your business property to protect against flood. See the Flood Preparation Checklist for more information.

Ensure you have enough stock on hand to supply your business and customers in the event of severe storm damage.

Prepare for power outages

Check that your evacuation plan includes instructions to turn off electricity, in the event of a storm.
Avoid using landline phones in the event of a storm.

Ensure you and any key staff know how to manually override electronic access to your business or garage.

Keep a contact number for your energy retailer or distributor in an accessible location. For more information, see page 15. Call this number if you have an electrical fault or notice sparks from nearby powerlines.

Consider alternative power supplies for your business in the event of an outage. Note that portable generators should be used with extreme caution and back-up generators should not be plugged into your switchboard.

Emergencies

For emergency help in storm, call the NSW SES on 132 500.
In life-threatening emergencies call Triple Zero (000).

To report faults, hazards, or any electrical emergency, contact your energy retailer or distributor.

Keep yourself, your staff and guests updated by checking the Bureau of Meteorology website bom.gov.au

Structure fire prevention checklist

Use this checklist, along with your Business Continuity Plan, to prepare your business in the event of a structure fire.

Employers have a duty of care to employees and visitors when they are on your property or undertaking a service provided by your business. Use this checklist to help assess whether you are adequately prepared for a structure fire. See Fire and Rescue NSW website for further information and resources. Go to fire.nsw.gov.au

General

Ensure your business has an adequately serviced and functional fire alarm system that is suitable to your small business, e.g. remote serviced alarm systems, sprinkler systems, thermal or smoke alarms.

Write an emergency evacuation plan for how people should evacuate the workplace and where they should assemble if there is an emergency. Display the emergency evacuation plan where everyone can see it and practice your plan with your workers every six months. If you are in a multi-tenanted building, make sure the building manager will run practice evacuations for all tenants as part of your lease arrangements.

Fire extinguishers should be located in a conspicuous, readily accessible location. Fire and Rescue NSW recommends that a surrounding clearance of a minimum of 1,000mm be maintained around each extinguisher.

Ensure installed fire equipment is suitable for specific fire risks at your workplace (e.g. foam or dry powder type extinguishers for fires that involve flammable liquids, carbon dioxide extinguishers for electrical fires).

Install signage so people can find fire equipment quickly and identify what type of fire it can be used on.

Workers who may have to use fire equipment should be trained in how to use it and know what type of fire extinguishers to use for different types of fires. If you feel your staff require training contact ComSafe – Training Services comsafe.com.au on 1800 78 78 48.

Make sure fire equipment is regularly maintained.

Make sure emergency exits are unlocked and not blocked.

Prevent electrical fires by having a regular inspection and maintenance program. Do not overload power points and power boards and regularly check electrical equipment for damage and faults.

Make sure all machinery is serviced as recommended by manufacturers and is kept clean. If possible, switch machinery off when the business is unattended.

Avoid storing or stockpiling flammable materials (such as packaging materials or waste) where they could be accessed by the public, including areas immediately outside your business premises.

Restaurant fire safety

Restaurants, cafes and other eating establishments are workplaces that are at a high risk from fire. This is due to an environment with the potential of combustibles close to hot surfaces and open flames. The most common fires involve unattended cooking, overheating of cooking oil or fat, and the ignition of fatty residues within rangehoods and ducting.

Train your staff in maintaining clear fire exits, workplace fire safety, evacuation procedures and to call Triple Zero (000) in an emergency.

Maintain routine cleaning and inspection of kitchen rangehoods, ducting and grease fans. Approximately 80 per cent of food preparation establishments hire contractors to maintain grease filters.

Disposal of combustible waste products must be included in your maintenance program, ensuring rubbish and recyclables are secured in appropriate containers with close-fitting lids.

Ensure all cookers/fryers have thermostats fitted, are serviced and cleaned as recommended by manufacturers.

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Don't store combustible liquids under or near cookers/fryers or blocking exits.

Ensure that all equipment is turned off when the business is unattended (this does not include gas pilot lights).

It is recommended that larger cooking and food preparation facilities are protected by automatic wet chemical systems for their deep fryers. Wet chemical fire extinguishers and fire blankets should also supplement this system. This also applies to smaller facilities. Ensure that the appropriate fire extinguishers and fire blankets are installed in an easily accessible location and not near vats and hot plates. They must be in good working order and checked as per Australian Standards.

Chemicals and Fuels

Keep an up-to-date list of all the chemicals and fuels at your workplace and a copy of the manufacturer's or importer's material safety data sheets (MSDS) for each product.

Refer to the MSDS for information on how to safely use and store the product, how it can affect your health, first aid measures and any personal protective equipment that may need to be worn.

Store incompatible chemicals and fuels separately.

Store chemicals in a dedicated, well-ventilated storage area.

Use bunding to capture any spills or leaks.

Make sure all chemicals and fuels are clearly labelled.

Do not store chemical and fuels in empty food and drink containers.

Make sure lids are secured on containers of chemicals and fuels.

Keep flammable chemicals and fuels away from ignition sources (anything that can cause a spark or a flame such as power points, machines or equipment).

Display signs outside your workplace if you store certain quantities of dangerous goods.

Purchase smaller quantities and safer chemicals (e.g. granular products instead of dusty powders, water-based products instead of solvent based, more dilute chemicals).

Minimise spills and splashes by using safe pouring or decanting techniques.

Ensure spill-absorbent material is available to safely clean up spills.

Use local exhaust ventilation to extract/capture dust, fumes or vapours away from the operator.

Train supervisors, workers, contractors and first aiders in procedures for accidental consumption, splashes, spill contamination or other chemical or fuel emergencies.

Dispose of any chemical or fuels you don't use anymore (contact your local council, local tip, chemical waste disposal company).

Provide personal protective equipment (PPE) such as gloves, face shields, safety glasses or respirators if necessary and make sure PPE is used, cleaned and maintained properly.

Emergencies

If you see fire or smoke, do not panic or shout. Remain calm – remember RACE.

RESCUE – Rescue any people in immediate danger (only if it is safe to do so).

ALARM – Raise the alarm – call 000.

CONTAIN – If practicable, close all doors and windows to contain the fire (only if it safe to do so).

EXTINGUISH – Try to extinguish the fire using appropriate fire-fighting equipment only if you are trained and it is safe to do so.

Pandemic preparation checklist

Use this checklist, along with your Business Continuity Plan to prepare your business for pandemics.

A pandemic is an epidemic of infectious disease that spreads through human populations across a large region. Unlike other natural disasters, a pandemic would build up over a number of weeks, could last for months and would affect whole populations, with potentially high levels of illness, deaths and social and economic disruption.

Use this checklist to prepare your business in advance and take action to reduce potential impacts from a pandemic. See the NSW Health website for major updates and to view any public health orders and restrictions: [health.nsw.gov.au](https://www.health.nsw.gov.au). For support for businesses, including information on any available relief packages and financial and practical assistance, contact Service NSW on 13 77 88, visit mybusiness.service.nsw.gov.au or download the Service NSW app.

General

Consider the risk of a pandemic to your business. Likely impacts include staff absences and disruptions to supply chains, services and resources that your business relies on.

Include risk mitigation strategies for influenza in your Business Continuity Plan, including strategies to mitigate the financial impacts from ongoing reduced consumer spending and investment confidence during a pandemic.

Consider your insurance needs in relation to a pandemic (e.g. loss of income). Make sure your chosen policy provides an appropriate level of cover for your business and that you understand any requirements.

If your business has changed the way it operates, check that you have the necessary approvals, licenses and/or permits in place. Contact Service NSW for more information, but you may also need to reach out to your local council.

For independent business advice and to access a range of webinars, podcasts and workshops, visit the Business Connect website business-connect-register.industry.nsw.gov.au. The NSW Government also offers subsidised vocational education and training (VET) under the Smart and Skilled program. Please visit smartandskilled.nsw.gov.au for more information.

Financial

Keeping business records and managing cash flow can help you understand your financial position. Make strategic decisions or respond to challenges to keep your business resilient. Seek advice from your accountant or other financial professional.

Check your eligibility for a tax deferral by speaking with your tax advisor or visit the ATO website ato.gov.au.

Your business may be eligible to receive government support. Don't just rely on your own self-assessment of your eligibility, contact Service NSW for assistance. There may also be support available through your local Council.

If your business has been disrupted, you may wish to discuss this with your bank/lender, insurance provider and/or utility providers for any available financial hardship support. The earlier you do this, the more options there are available.

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Infrastructure and property

If you have a commercial lease, contact Service NSW to discuss any questions you may have about rent reduction, rent deferral or contract/lease termination.

Consider holding a six-week supply of hand hygiene products (including alcohol-based hand gel), tissues and no-touch rubbish bins for staff and client/customer use during a pandemic.

Consider purchasing a six-week supply of face masks for use during a pandemic by staff who may have ongoing close contact (within two metres) with people at work (note, education on the appropriate use of face masks is essential to avoid unintended negative consequences).

Consider purchasing and maintaining technology and equipment (e.g. laptops, mobile phones, video-conferencing equipment) to support flexible and alternative work arrangements during a pandemic where feasible.

Staff and business visitors

Keep customers updated about your trading situation. Communicate early with your customers so they are aware of any changes that will impact your services. Visit the Australian Competition and Consumer Commission (ACCC) website acc.gov.au for information on consumer obligations and how to manage cancellations, delays or suspension of products and services.

Ensure your staff and guests are aware of pandemic procedures and their roles, including knowing the trigger for pandemic plans and how this information will be communicated.

Ensure your staff and guests know where to access official sources of information during a pandemic (e.g. the NSW Health and Service NSW websites). Advice is likely to change quickly, especially in the early days as information about the new virus and how it behaves becomes available.

Understand your obligations as an employer. For information about your ongoing responsibilities for work, health and safety (WHS) and workers compensation, visit the SafeWork NSW website safework.nsw.gov.au. For information on your workplace entitlements and obligations during a pandemic, visit the Fair Work Ombudsman website fairwork.gov.au.

Identify ways to support staff health and wellbeing during a pandemic; this may include providing access to counselling services and supporting employees who are ill or in quarantine during a pandemic.

Encourage staff to get immunised against seasonal influenza each year to reduce the overall burden of influenza on the community, the workplace and health services.

If you have staff who may be at higher risk of health complications from a virus and who have ongoing close contact (within two metres) with clients at work, consider assigning alternative duties for the duration of a pandemic.

Reconsider the need for staff to provide medical certificates to access paid sick leave during a pandemic. There will be high demand for doctors' appointments during a pandemic and GP clinics will also be affected by staff absenteeism.

Consider the effect of unusually high rates of absences could have on your business over an extended number of months and determine minimum staffing levels needed to maintain normal service delivery or production levels.

Minimise key person dependency. Identify key positions and responsibilities and ensure other staff are trained to cover these roles as necessary. Maintain step-by-step guides for essential processes and procedures. Your Business Continuity Plan will help you with this.

In the event of a pandemic, keep yourself, your staff and guests updated by checking the NSW Health website health.nsw.gov.au and Service NSW website mybusiness.service.nsw.gov.au. The public health response to a pandemic involves state, national and international agencies, such as the World Health Organization with the Commonwealth Department of Health and the NSW Ministry of Health.

Tsunami preparation checklist

Use this checklist, along with your Business Continuity Plan, to prepare your business for tsunami.

A tsunami is a series of waves and can cause inundation and destruction when it hits land. There is a moderate likelihood of tsunami in NSW compared with other parts of the world.

For information, links and resources on preparing for, responding to and recovering from tsunami, visit the NSW State Emergency Service (NSW SES) website ses.nsw.gov.au/disaster-tabs-header/tsunami

General

Consider whether tsunami are a risk to your business.
Include risk mitigation strategies for tsunami in your Business Continuity Plan.

Tsunami Watches and Warnings

- Tsunami Watches and Warnings are issued by the Bureau of Meteorology – bom.gov.au/tsunami
- Tsunami Warnings can be No Threat, Marine and Immediate Foreshore Threat or Land Inundation Threat.

Natural Warning Signs

In Australia you may receive an official Tsunami Warning, however it is important to know the natural warning signs of tsunami. You may:

- FEEL the earth shake. If you are near the ocean and you feel the ground shake, a strong earthquake may have occurred and possibly caused a tsunami. However, you may not feel the earth shake if the earthquake occurred a long way away.
- SEE the ocean drop or recede. Before a tsunami arrives, the ocean level may (but not always) drop or recede dramatically before returning as a wall of water. If you notice that the water is disappearing, tell any staff and business visitors and prepare to move to higher ground.
- HEAR an unusual roaring sound. If you hear a loud roaring sound from the ocean (a bit like an aeroplane or a train), tell any staff and business visitors. This sound may be heard before a tsunami arrives.

Where to go

NSW SES has developed Tsunami Evacuation Area Maps (ses.nsw.gov.au/tsunamisafe/evacuation-map/tsunami-evacuation-map) for coastal locations of NSW. These maps are of evacuation zones from the coast and are NOT inundation areas. Use these maps to help you plan for a possible tsunami.

- Find the safest evacuation route and identify any point where your evacuation route may be cut off
- Plan for any evacuation needed by foot due to congestion on roads.

Who to call

For emergency help, call the NSW SES on 132 500

Keep local emergency numbers handy (use your phone or wallet)

In a life-threatening emergency, call 000 (triple zero).

GET READY

For disasters

DISCLAIMER: This guide has been developed by the NSW Small Business Commission in conjunction with Resilience NSW, Fire and Rescue NSW, NSW State Emergency Service, NSW Rural Fire Service, and NSW Treasury. The information contained within does not guarantee accuracy, currency or completeness of any material contained in the guide. *Prepare for the unexpected* is purely published for guidance and reference purposes alone.

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