

Small business disaster hub

Prevent - Prepare - Respond - Recover - Communicate



The Small business disaster hub website and app can help you manage a range of disasters so you can get back to business sooner.

This document lists the top 10 tips from the website to help you prevent, prepare, respond, recover and communicate when disasters strike.

To learn how to manage a range of potential disasters and emergencies review the top 10 tips on how to manage each of them.

To find out more, visit the Small business disaster hub.



business.qld.gov.au/disasterhub

Types of disaster and emergencies



Natural disaster

- Cyclone and storm surge
- Severe storm
- Flood
- Bushfire
- Drought



Major health scare

- Pandemics (e.g. COVID-19, influenza)
- Epidemics (e.g. mosquito borne diseases such as dengue, malaria)
- Localised outbreaks (e.g. Legionnaires' disease, diseases from animal contact)
- Food poisoning or contamination



Emergency

- Biosecurity threats (pest and animal disease outbreaks)
- Dangerous material spills, leaks or explosions
- Loss of power or infrastructure
- Major transport disasters
- Terrorist or major criminal incidents
- Workplace accidents or deaths
- Climate change risks



Information technology (IT) threat

- Cyber-attack or data hacking
- IT failure



Reputational incident

- Highly negative media or social media coverage
- Rumour-driven crisis
- Inappropriate workplace behaviour (e.g. bullying, harassment)
- Organisational misdeeds and legal action (e.g. fraud, theft)

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Top 10 tips

Natural disasters



Cyclone and storm surge

Severe storm

Flood

Bushfire

- **1** **Make a plan**
Identify your risks and plan what you will do, including evacuation plans
- **2** **Review insurance, policies and finances**
Check your insurance and finances are adequate to cover your business
- **3** **Prepare your business**
Prepare your property – clear vegetation and loose items, back up data and pack emergency kit
- **4** **Plan for alternatives**
Plan for power outages, loss of deliveries, access and alternate ways to operate
- **5** **Monitor the incident**
Listen to emergency alerts, know where to shelter or evacuate and follow advice
- **6** **Assess impact on your business**
When safe to return, assess and photograph the damage and contact your insurer and bank
- **7** **Connect**
Connect and communicate with staff, customers, guests and community
- **8** **Financial recovery**
Apply for financial assistance and other business support
- **9** **Communicate and promote**
Develop marketing strategies to communicate with customers and promote positive news
- **10** **Recovery planning**
Consider what you've learned and update policies, plans and staff training

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Top 10 tips

Drought

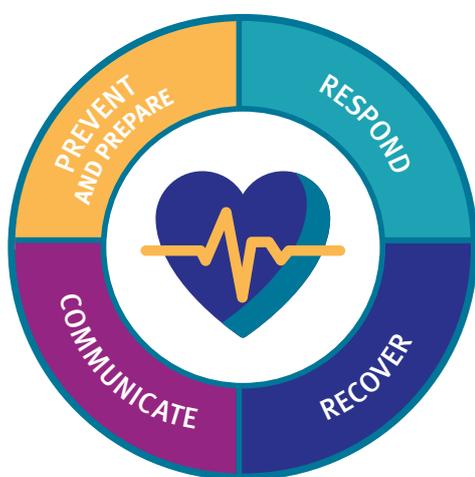


-  **1** **Make a plan**
Identify your risks and plan what you will do
-  **2** **Review insurance, policies and finances**
Check your insurance and finances are adequate to cover your business
-  **3** **Review water usage**
Plan how to conserve, maintain and review all water supplies
-  **4** **Plan for alternatives**
Plan for alternate water sources and ways to operate
-  **5** **Seek advice**
Check with local industry networks and authorities on drought planning
-  **6** **Educate staff**
Educate and train staff about water efficiency measures
-  **7** **Connect**
Connect and communicate with staff, customers and community
-  **8** **Financial recovery**
Apply for financial assistance and other business support
-  **9** **Communicate and promote**
Develop marketing strategies to communicate with customers and promote positive news
-  **10** **Recovery planning**
Consider what you've learned and update policies, plans and staff training

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Top 10 tips

Major health event



Pandemics

(COVID-19, influenza)

Epidemics

(mosquito borne diseases such as dengue, malaria)

Localised outbreaks

(Legionnaires' disease, diseases from animal contact)

Food poisoning or contamination

-  **1** **Create a business continuity plan**
Do a business continuity plan to identify your risks and plan what you will do
-  **2** **Review policies**
Review cleaning, ordering, booking and cancellation policies
-  **3** **Train staff**
Ensure staff know and understand any new hygiene or safety protocols
-  **4** **Follow public health directions**
Follow public health directions relevant to your business
-  **5** **Assess business operations**
Plan for alternative ways to run your business (e.g. remotely from home, online)
-  **6** **Wellbeing and mental health**
Look after your own, your family and your staff's mental health and wellbeing
-  **7** **Seek support**
Apply for financial assistance and other business support
-  **8** **Plan for financial recovery**
Record lessons learned and update policies, plans and staff training
-  **9** **Communicate**
Communicate the steps you've taken to protect staff and customers
-  **10** **Promote your business**
Develop marketing strategies to promote positive news or deals

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Top 10 tips

Emergency



Biosecurity threats

(pest and animal disease outbreaks)

Dangerous material spills, leaks or explosions

Loss of power or infrastructure

Major transport disasters

Terrorist or major criminal incidents

Workplace accidents or deaths

Climate change risks

-  **1** **Create a business continuity plan**
Do a business continuity plan to identify your risks and plan what you will do
-  **2** **Check policies**
Check your workplace policies and procedures to reduce the risk of biosecurity threats, workplace accidents and other emergencies
-  **3** **Train staff**
Ensure staff know and understand business policies and procedures
-  **4** **Review insurances**
Check your insurance and finances are adequate to cover risks
-  **5** **Conduct emergency drills**
Do regular emergency drills with staff, customers and guests and document in your plan
-  **6** **Report incidents**
Know how to report legally notifiable incidents
-  **7** **Wellbeing and safety**
Offer support to any impacted staff
-  **8** **Communicate**
Communicate the steps you've taken to resolve the emergency and prevent it reoccurring
-  **9** **Promote your business**
Develop marketing strategies to promote positive news or deals
-  **10** **Recovery planning**
Record lessons learned and update policies, plans and staff training

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Top 10 tips

Information technology (IT) threat



Cyber-attack or data hacking
IT failure

-  **1** **Make a plan**
Identify your risks and plan what you will do
-  **2** **Improve IT security**
Seek IT advice, back up data and update IT systems
-  **3** **Train staff**
Ensure staff are aware of IT threats and follow IT security measures
-  **4** **Contain and assess the threat**
If hacked, assess the threat, seek help and contain the damage
-  **5** **Report cyber-crimes or data breaches**
Know how to report legally notifiable incidents
-  **6** **Notify financial institution and customers**
Advise impacted customers of potential fraud or serious incident
-  **7** **Communicate**
Communicate the steps you've taken to protect staff or customer data
-  **8** **Investigate and monitor the breach**
Fully investigate and monitor your IT systems for any ongoing suspicious activity
-  **9** **Promote your business**
Develop marketing strategies to promote positive news
-  **10** **Update plans**
Record lessons learned and update IT systems, policies and staff training

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Top 10 tips

Reputation incident



Highly negative media or social media coverage

Rumour-driven crisis

Inappropriate workplace behaviour (bullying, harassment)

Organisational misdeeds and legal action (fraud, theft)

-  **1** **Make a plan**
Identify your risks and plan what you will do
-  **2** **Write policies and procedures**
Develop customer complaint, workplace and staff policies to avoid potential incidents
-  **3** **Develop social media policies**
Develop social media and media guidelines to handle an incident
-  **4** **Train staff**
Ensure staff know and understand policies and guidelines
-  **5** **Respond to incidents**
Check facts, prepare messages, contact key stakeholders and monitor social media
-  **6** **Communicate**
Be quick to correct false or misleading information
-  **7** **Wellbeing and safety**
Support impacted staff and connect them with support services
-  **8** **Connect**
Connect with customers to reassure them of measures taken to prevent the incident reoccurring
-  **9** **Promote your business**
Develop marketing strategies to promote positive news or deals
-  **10** **Recovery planning**
Record lessons learned and update policies, plans and staff training

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Communication tips

Communication is crucial before, during and after a disaster. Your staff and customers need to know if the event has impacted your business, if you will close and when you will reopen. They will also want to know what steps you are taking to prevent emergencies or other crises from occurring in the future.

Consider who your business might need to communicate with before, during and after a disaster or emergency. Key stakeholders may include:

- staff
- customers or guests
- clients
- suppliers and distributors
- banks and insurers
- industry body or association
- regulatory body or agency.

Use social media channels and your website to get the message out widely. We recommend you talk to staff face-to-face and call or email key customers, clients or suppliers who may be directly affected by the impact the disaster or emergency has on your business.

Find suggested messages to handle a variety of different disasters at the Small business disaster hub.



Bank, utility provider and insurance claim tips – communicating post emergency

Bank tips

Contact your bank

- Ask your bank about financial hardship options, for example:
 - changing loan terms
 - temporarily pausing or reducing repayments
 - deferring repayments and interest payments (all missed payments and interest will need to be repaid)
 - waiving fees and charges
 - consolidating your debt
 - finance to help cover cashflow shortages
 - deferring upcoming credit card payments
 - increasing emergency credit card limits
 - waiving early termination fees to access term deposits.
- Provide loan details (account name and number, payment amounts) and an overview of your financial situation.
- Request a hardship variation by using the [sample letter generator](#)¹ from the Financial Rights Legal Centre to send to your bank.
- Your bank must advise you within 21 days about your hardship request. If you can't negotiate a variation, you can:
 - contact the bank's internal dispute resolution team
 - visit the [Australian Financial Complaints Authority \(AFCA\)](#)² or phone 1800 931 678 to make a complaint, and get free advice and independent dispute resolution.

¹ <https://financialrights.org.au/sample-letters/>

² www.afca.org.au/make-a-complaint

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Communication tips

Utility provider tips

Contact your utility providers hardship team.

- Ask about hardship payment options for your electricity, gas, phone or water bills following a disaster or emergency.

Insurance claim tips

- Contact your insurer if you:
 - aren't sure the event is covered by insurance – you may be able to claim under your business interruption or income protection insurance
 - have lost your policy documents – your insurer will have a copy.
- Contact the [Insurance Council of Australia](#)³ (phone 1800 734 621) or read the [insurance claims and disasters brochure](#)⁴ if you have questions about your policy or don't know who your insurer is.
- Check if your insurance policy:
 - funds clean-ups
 - requires authorisation before repairs begin
 - provides emergency or advance funds for wages or recovery activities.
- Gather all information about the claim:
 - complete an [event log](#)⁵
 - items to claim and when purchased
 - equipment, furniture you've had to throw away
 - photo and/or video evidence.
- Make a claim and resolving issues:
 - lodge claim as soon as possible – don't wait for a full damage assessment before making a claim
 - » insurers must fast track a claim if you can demonstrate 'financial need' (read Item 64 of the [General Insurance Code of Practice](#))⁶ – if the insurer agrees, an advance payment must be made within five days
 - » you must be informed of your insurer's decision within 10 business days of receiving your claim
 - contact the [Australian Financial Complaints Authority](#)⁷ on 1800 931 678 if you can't reach agreement with your insurer
 - phone [Legal Aid Queensland](#)⁸ on 1300 651 188 if you need information and advice on how to get a claim paid.

3 www.insurancecouncil.com.au

4 <https://static1.squarespace.com/static/594713ffe110eb50131991bf/t/5de9d57d7367373ce501f4ea/1575605646500/Insurance+pamphlets+Claims+%26+Disasters;>

5 <https://www.publications.qld.gov.au/dataset/small-business-crisis-hub-resources/resource/bc2d14d3-2faa-425d-96b1-75e646406582>

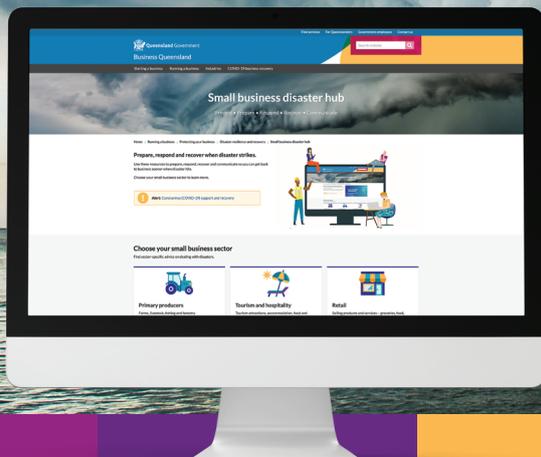
6 <http://codeofpractice.com.au/>

7 <https://www.afca.org.au/>

8 <https://www.legalaid.qld.gov.au/Home>

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Contacts

Small Business Recovery Centre

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More information

For more information on the tips outlined in this document, visit the Small business disaster hub at business.qld.gov.au/disasterhub. You can also download the free app from the App Store or Google Play, or use the QR codes below.

 business.qld.gov.au/disasterhub



 Download from
App Store

 Download from
Google Play

The online Small business disaster hub provides information about a range of crises from natural disasters to workplace emergencies and IT threats tailored to different small business sectors.

The website and app include:

- checklists
- disaster messaging
- how-to videos
- links to financial assistance
- small business case studies.

Other useful links

View a list of emergency alerts and contacts at www.business.qld.gov.au/running-business/protecting-business/disaster-resilience/alerts-contacts

Find natural disaster assistance including grants and loans at www.business.qld.gov.au/running-business/protecting-business/disaster-resilience/assistance.



Australian Government

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Queensland Government