What would happen if you can't operate your business?

The threat of storms and fire are obvious threats to any business; however it's often the seemingly harmless incidents which can severely affect a business's operations. Events such as prolonged unforeseen power outages, burst water pipes or a sewage leak can all wreak havoc on your business.

However, there are ways you can attempt to minimise the effects of interruptions to your business.

1. Identify ways in which your business may be vulnerable to an interruption.

   > For example, conduct regular building inspections and ensure preventative maintenance programs are in place.

2. Develop a critical tasks checklist to follow in the event of a major disruption

   > Include items such as diverting phones, photographing damage, securing stock and other assets.

3. Maintain a list of critical contacts to call when an interruption events occurs.

   > Include staff, landlords, contractors, security providers, local council, suppliers and details of your insurance provider.

4. Produce an essential items kit of things you might need in an emergency.

   > A site map of your premises showing the location of electrical switchboards, hot water service, water and gas shut-off valves and emergency exits.

   > Instructions for restoring IT systems and hardware.

   > Instructions for accessing updates from key government agencies such as CFA, SES, Bureau of Meteorology.

   > Emergency provisions such as a torch, mobile phone charger, and a battery operated radio.

5. Maintain an accurate list of current assets.

6. Regularly back-up electronic records and ensure a copy is securely stored offsite.

7. If an event does occur, record evidence of any damage before beginning the clean-up.

Further free risk management tools and resources can be found on **riskhq.com.au**

If you would like information on how Business Interruption cover can help you, simply contact Guild Insurance on **1800 810 213** or visit **guildinsurance.com.au**

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