



Queensland
Small Business
Commissioner

Insurance Explained Small Business Disaster Preparedness

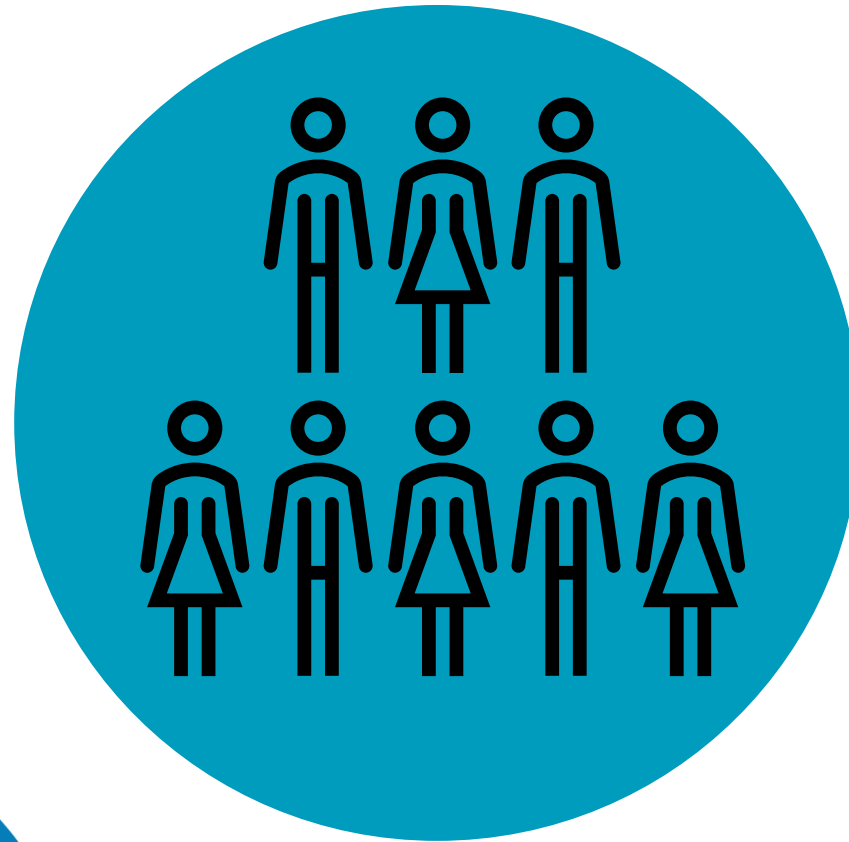
October 2024



Queensland
Government

About Us

Queensland Small Business Commissioner's Office





Key resource

business.qld.gov.au/disaster

Small business disaster hub


Financial help, support services and tips for managing your business before, during and after a disaster.



Business Queensland




Prepare – practical tips

- **Follow emergency services advice to shelter or evacuate**
 - Create an [event log](#) to record information, decisions, actions, and 'before and after' damage photos for insurance purposes
 - If you have CCTV leave it running to capture video of potential damage for insurance purposes
 - Learn how to download CCTV footage now and protect your CCTV equipment from water damage.
 - Start taking photos of the current condition of the premises, take photos of stock on hand and equipment before the disaster hits.
 - Your phone is crucial, work out how to keep it charged if power is lost
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Preventing a claim

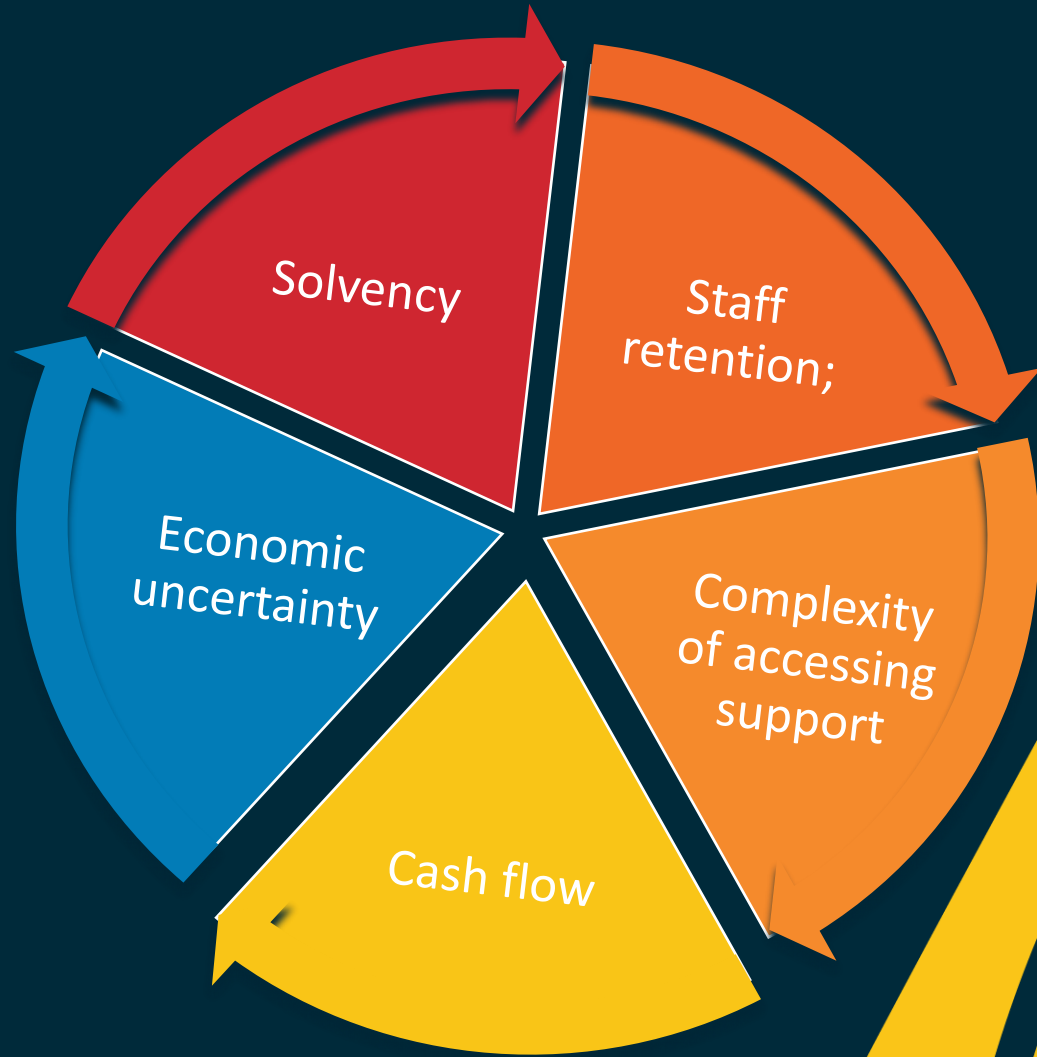
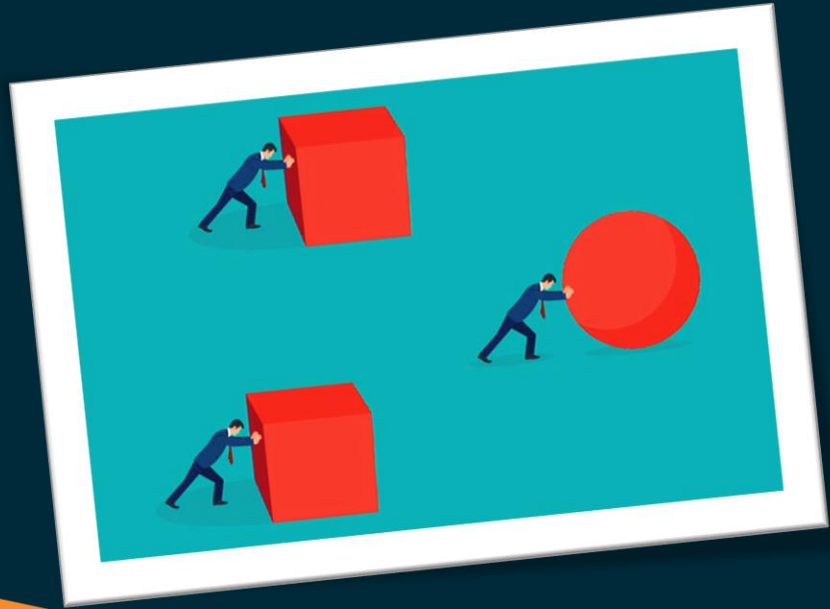
- Use sandbags and plastic sheeting combined to protect your property
 - Know the last flood height, try to move expensive equipment above that height now if you can't relocate it entirely
 - Moving electrical equipment off the floor or away from walls (e.g. onto pallets or even desks off the floor can save the equipment)
 - Consider what customer property you have on site. Check if it is insured and as secure as you can make it. Can you return it or have it collected?
 - Share once you reopen rather than that you'll be closed for a specific period. Secure your premises.
 - Share links such as [local council's disaster dashboard](#) on socials.
 - **Before starting clean-up:** read the Insurance Council of Australia factsheet on ['Cleaning up after a disaster'](#)
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Prepare – practical tips

- Store important contacts, invoices and inventory info in a safe place
 - If you haven't kept invoices – how else do you prove ownership if you need to make a claim?
 - Applications for any support, post disaster, often require:
 - most recent Local Government rates notice for the property impacted by the disaster event
 - if you lease the property, a copy of your current lease agreement
 - Copies of tax invoices AND evidence that these invoices have been paid (e.g. bank statements, electronic bank transfer confirmations or official supplier receipts).
 - full details and a copy of your insurance policy
 - a copy of your latest stocktake and sales since then
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Impacts to watch out for later





Consider: Staff retention

Contact your staff and check on them,

Let them know how to reach you

Fair Work Australia guide [employee entitlements during natural disasters or emergencies](#) including standing down staff without pay. Before standing down an employee under the Fair Work Act, employers should consider all other options available. These can include:

- inviting employees to take a period of accrued paid leave
- requiring employees to take annual leave if their award/agreement allows it
- if there are multiple worksites and not all sites are affected, consider voluntary work sharing arrangements
- flexible working arrangements, like working from home

The Fair Work Ombudsman has an info-line: 13 13 94.





Consider: Insurance claims

Legal Aid Queensland publishes a fact sheet: [guide to getting your insurance claim paid](#) or you can access their [natural disaster legal help](#) on **1300 527 700** to understand your options.


The [Australian Financial Complaints Authority \(AFCA\)](#) aims to resolve disputes between small business and participating insurance companies. Check out their [factsheet on natural disasters and financial hardship](#).

Legal Aid Queensland's [fact sheet on commercial and retail leases](#) answers common questions





Consider: Cash flow

- **The biggest impact** post disaster if you're not directly damaged, we have seen **is a lack of customers.**
 - What have customers stopped spending money on in the past:
 - Training, Business advice or consultants
 - Events / meetings
 - Discretionary spend (some retail, day spas, dining)
 - If you are in these sectors, plan how will you earn money
 - Develop a plan to minimise costs and keep earning money to see it through
 - Consider perishable stock and incoming orders
 - What storage options do you have and what will happen if you lose power?
 - Consider pooling resources with neighbouring businesses and know how to contact them
 - Tell your suppliers what you're doing and consider regular orders
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Property agents

To help real estate professionals affected by severe events, the REIQ has put together a disaster toolkit which covers:

- FAQs and fact sheets for sales agents and property managers
- Insurance issues
- Office of Fair Trading (OFT) information
- Residential Tenancies Authority (RTA) information
- Queensland Building and Construction Commission (QBCC) information
- And more.

Download a copy of the [REIQ Disaster Toolkit](#).



Phone **1300 312 344**

Website **<https://qsbq.qld.gov.au/>**

Socials **@qsbqcommissioner**

Quick help **Small business resources**



QSBQ website



QSBQ resources