

PREPARING YOUR BUSINESS FOR A FLOOD



Despite Australia's dry terrain that is often affected by drought, significant floods occur in parts of Australia each year. These floods can cause extensive damage to both homes and businesses. However, you can take action before, during and after a flood to reduce the impact on your business.

Before a flood



Evaluate your flood risk. Find out if your premises has ever been flooded, and find out from your local council or state emergency service if you are in a flood-prone area.



Gather, important and valuable items and documents that you can take with you should you need to evacuate the premises. Place them in waterproof bags. Put together an "Emergency Pack" – including tinned food, water, first-aid kit, warm clothing, and a torch – that can be kept on the premises.



Keep yourself and your staff stay safe by ensuring that everyone is familiar with your evacuation plan and knows where first-aid and emergency kits are. Make sure that operational and other data is backed up, and that stock and other key items can be moved if needed.



Check if your insurance policy covers you for a flood, or if flood cover is available to you. If you have flood cover, make sure that the sum for which you are insured covers the replacement value of what you would like to insure¹.



During a flood



Use a battery-powered radio to monitor your local radio station for updates on the flood, weather, power supply, emergency warnings and evacuation alerts. Contact **000** or your local SES in any emergency.



Switch off utilities: electricity, gas and water. Disconnect electrical appliances. Move electrical and key items to a higher place



If you're able to safely evacuate, gather important and valuable items and documents, and lock your house as you leave.

After a flood



Return to your premises only when authorities indicate that it is safe. Avoid fallen power lines and damaged trees.



Water can become contaminated after a flood. Do not drink water straight from a tap until authorities declare it safe. Until then, boil the water before drinking it. Do not enter floodwaters unless authorities say it is safe.



Once the danger has passed, take photos of damaged or destroyed items before disposing of them to assist in any insurance claims. Make your claim online at **allianzclaims.com.au** or call **13 10 13**.

We're here to help

Severe weather events take an emotional toll on us. If you are suffering, please visit **allianz.com.au/support** to find the right support measure for you.

References:

1. Please note a 72 hour exclusion period may apply for loss of or damage caused by cyclone, flood, grassfires and bushfires after you first take out or increase the cover under the policy. Please refer to your PDS for full details, terms, and conditions

Disclaimer:

Please note the information in this article is general in nature and does not take into account your objectives, financial situation or needs. You should consider obtaining independent advice before making any decisions based on this article.

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