



4 steps to prepare your business for bushfire season

With bushfires a part of life during the Australian summer, don't wait until a fire breaks out to take action. Find out how you can prepare your business for bushfire season. Don't wait until a fire breaks out to take action. Here are some ideas on how you can prepare your business for bushfire season:

1. Find out if your business is located in a bushfire prone area

One of the key factors in rating bushfire risk is how far a property is from bushfire prone vegetation. If you're unsure about whether your business is located in a bushfire risk area from the perspective of insurance, contact Aon to find out or your local fire authority who will also be able to advise if they consider your property in a bushfire prone area.

2. Understand the risk ratings for your region

The risk ratings and warning systems for fire can vary from state to state. Familiarise yourself with the warning systems in the areas where your business is located now, so that you understand the different risk levels and when to take action.

3. Prepare yourself and your employees

Not just physically, but emotionally too. Disasters can be chaotic, but if your business responds swiftly, it can ensure the safety of your people. Develop and test your emergency response plans ahead of time to ensure employees understand their roles and responsibilities in the event of a disaster.

4. Put measures in place to protect your assets

a. Property and infrastructure assessment

Experts can assist you with advice on how you can take preventative measures across your business property and infrastructure, to mitigate potential bushfire damage. Ensuring you have an accurate valuation of your key assets before an incident occurs is imperative, should you need to claim following a bushfire.

b. Review your insurance program

A lot of insurance companies rate bushfire risk at address level. Speak with your insurance broker to understand your insurance policy and understand what exactly is covered and what conditions may be attached to that cover.

c. Back up business documents electronically

Think about where your important documents are located – are they all in one place and easily accessible? Do you have backup versions in case the originals are destroyed or inaccessible during an emergency?

d. Have a business continuity plan

A business continuity plan provides a framework for building resilience for your business. Such a plan should give your business the capacity for an effective response that safeguards the interests of your key stakeholders, reputation, brand and value-creating activity, not only should it be impacted by a bushfire, but a range of events that could affect your operations.

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Face hazards with more confidence when you have Aon by your side. To find out how you can tap into our expertise and data insights, to assist in your bushfire preparations, get in touch today.

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