Protecting your business from disasters and crises

STEP 1: Understand likely risks

Think about what dangerous weather or other events could affect your business.

Tick which dangerous weather events could impact your business

- ☐ Bushfire
- ☐ Flooding
- ☐ Storms
- ☐ Heatwave
- ☐ Cyclone

Tick what other things could affect your business

- ☐ Loss of services/ access
- ☐ Technology threat
- ☐ Visitor or staff accident/death
- ☐ Misinformation and complaints
- ☐ Health/virus outbreak

This resource is proudly funded by the Commonwealth and Queensland Governments through the Queensland Resilience and Risk Reduction Fund (QRRRF).

Australian Government

Queensland Government

STEP 2: Check insurances and IT threats

Check business insurances

All businesses must have:

- ☐ public liability insurance to protect your business in case someone claims against you for injuries or property damage
- ☐ workers compensation insurance if you have staff.

Consider:

- ☐ property damage and theft insurance to cover your business property, content and stock from fire and storms. Flood insurance is generally an extra
- ☐ business interruption insurance to protect against losses if you can't operate after a fire, flood or property damage
- ☐ indemnity insurance to protect you if your business causes someone else harm.

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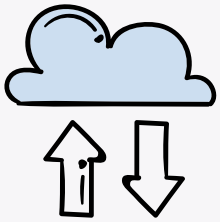
Checking insurance

Back up documents



- ☐ Store or copy important documents (e.g. insurances, business registration, future bookings, inventory, property deeds, contracts, licences, staff, customer and supplier contacts).
- ☐ Back up data using a USB or cloud storage.

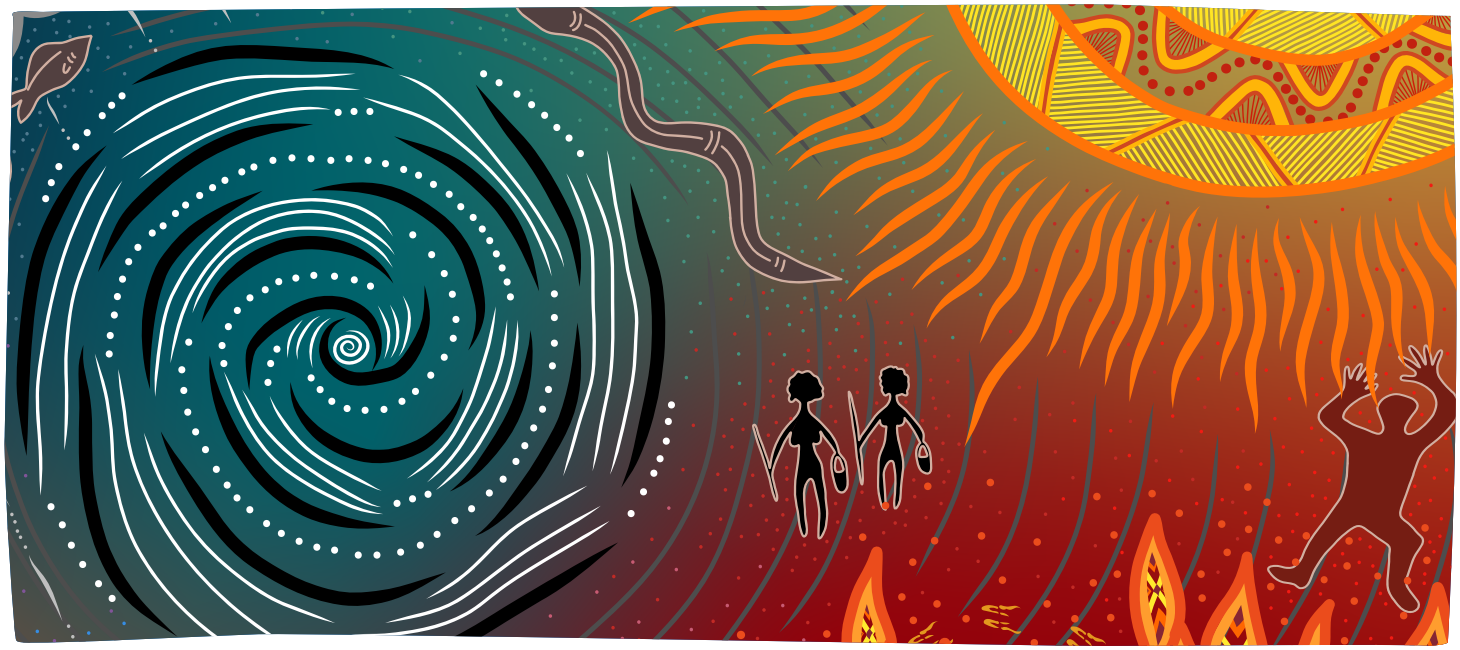
Technology threats

If you use an online booking system or payment system using customer details and credit cards you need protection from potential data hacking and scams.

Think about:

- ☐ using strong passwords, passphrases (15 characters and change regularly)
- ☐ sending password protected links rather than attachments
- ☐ setting up multi-factor authentication for emails and files
- ☐ creating a privacy policy that clearly explains how customer details are handled.

Free online cyber security training is available for small businesses via Cyber Wardens - an Australian Government funded program. You can book in using this link cyberwardens.com.au.



STEP 3: Make a plan and prepare

Make a plan about how you can prevent or reduce risks

All natural disasters

Use the First Nations Emergency Response Plan to make an emergency plan (required by law) for all disasters or emergencies that could affect your business.

Consider:

- ☐ potential risks and how to prevent or reduce them. Is your emergency plan easy to follow so staff can act confidently if you're not there?
- ☐ what to do in an emergency including evacuation plans, workplace health and safety for staff and customers
- ☐ staff and emergency contacts
- ☐ how to manage cancellations or orders e.g. if you will use credit notes, change bookings or give refunds
- ☐ how to keep your business running after an emergency (online, reduced hours or services).

Think about:

- ☐ regularly checking and updating your workplace health and safety plans
- ☐ getting involved in your local Get Ready events – www.getready.qld.gov.au/council-hub-key-dates.

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Making a plan

Step 3 continued on page 4

Prepare before fire and storm season

- ☐ Check your local council's flood maps to see if your business could be affected.
- ☐ Check the coastal hazard property map (apps.des.qld.gov.au/map-request/coastal-hazards/) to see coastal erosion or storm tide areas.
- ☐ Install fire protection equipment appropriate for your business (e.g. foam or dry powder extinguishers for flammable liquids).
- ☐ Maintain fire equipment, including regular checks and tests and maintenance contracts if required.
- ☐ Check if your building meets cyclone standards (structures built after the mid-1980s should withstand cyclonic winds). If not, plan to protect or temporarily relocate your business.
- ☐ Plan how to protect or relocate stock, equipment and vehicles before a cyclone.
- ☐ Store hazardous materials safely above ground level (or off-site) in case of flooding.
- ☐ Clear vegetation, gutters and loose equipment around your building.
- ☐ Think about different visitor activities you can do and promote depending on the weather.

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Being flexible with the weather

Train staff

- ☐ Routinely do first aid training with staff.
- ☐ Regularly train staff on emergency plans and how to use fire extinguishers and hoses.
- ☐ Practice evacuating staff and visitors from your business.

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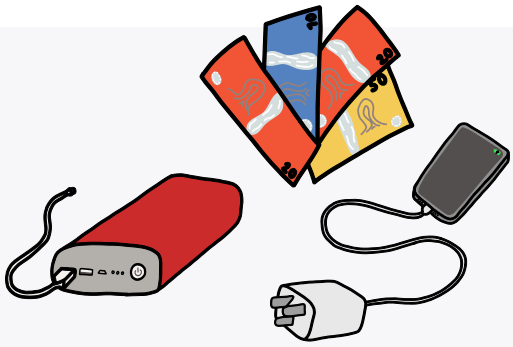
Training staff

Plan for loss of services, supplies and access



- ☐ Power up portable chargers and use car chargers for phones.
- ☐ Get a generator and fuel.
- ☐ Withdraw cash in case ATMs don't work.
- ☐ Identify other safe locations to operate your business from.
- ☐ Plan for flexible staffing arrangements (e.g. work from home, online if you have power).
- ☐ Stock up on supplies and plan how to get deliveries if roads are cut (work with other businesses, the local Aboriginal or Torres Strait Islander Corporation or council to share supplies or organise combined supply drops).
- ☐ Identify potential alternate suppliers.

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Preparing for loss of power

Step 3: Make a plan and prepare continued

Cyclone, severe storm and flood

When a cyclone watch or storm/flood warning is issued:

- ☐ check Queensland weather warnings and current tropical cyclone updates from the Bureau of Meteorology
- ☐ visit your local council's disaster dashboard to find information about road closures, river heights, evacuation centres and more
- ☐ park vehicles under solid shelters out of flood zone (leave hand brake on and in gear)
- ☐ sandbag your premises for flooding (if required)
- ☐ secure doors and windows with shutters, metal screens or tape glass
- ☐ plan for any staff, customers or others remaining in your business so they are fully informed and have access to first aid and emergency supplies.

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Preparing for cyclones

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Preparing for storms and flooding

Fire

To prepare for bushfires:

- ☐ check current warnings and incidents from the Queensland Fire Department
- ☐ clear gutters, remove loose equipment, cut grass and vegetation around buildings and roads to create a firebreak
- ☐ fit wire screens on doors, windows and vents, and close all gaps (if required)
- ☐ store flammable materials (like wood, gas, petrol and paint) clear of buildings
- ☐ keep ladders available to access your roof
- ☐ make sure hoses can reach all parts of the building and gardens (use a high-pressure water pump if not connected to town water).

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Preparing for fire

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Fire Management on Minjerribah

Heatwave

To keep staff and visitors safe during a heatwave, advise them to:

- ☐ check the day's weather index before bushwalking or doing outdoor activities to see it's safe to do so
- ☐ keep out of the heat during the hottest part of the day (11am – 3pm)
- ☐ keep cool and drink lots of water
- ☐ wear lightweight, loose clothes, a wide-brimmed hat, sunglasses and sunscreen
- ☐ never leave anyone in a parked car
- ☐ rest, have a cool shower and sip water if they feel dizzy, nauseous and tired or have a headache and muscle pain.

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Preparing for heatwaves

STEP 4: Emergency kit

Pack an emergency kit

Think about items to help operate your business from another location if you need to leave, and check emergency supplies every 3 months to ensure they work. Think about what else you might need to pack for your business.

- [ ] Fire sticks/matches
- [ ] Canned/non-perishable food
- [ ] Money in case ATMs are unavailable
- [ ] First aid kit/pouch
- [ ] Protective equipment – masks, gloves, safety glasses, hand antiseptic, disinfectant
- [ ] Radio – portable and battery powered
- [ ] Torches
- [ ] Spare batteries (check they are working) and charged power banks
- [ ] Phone and phone charger
- [ ] Laptop and portable hard drives
- [ ] Business documents (save on USB, in cloud or printed and stored in waterproof bag/sleeve)
- [ ] Spare keys and security codes
- [ ] Marker pens (for temporary signs) and stationery
- [ ] Hazard tape
- [ ] Plastic sheeting and waterproof bags for valuables

STEP 5: Know where to go for information and help

For severe weather updates

WEBSITE	INFORMATION
ABC local radios abc.net.au/local	Find your local ABC radio station to listen to the latest disaster updates
Disaster warnings and alerts disaster.qld.gov.au/warnings	Severe weather, storm, flood and cyclone warnings
Fire warnings and alerts fire.qld.gov.au/Current-Incidents	Current bushfire warnings
Local council disaster dashboards Get Ready Qld Council disaster dashboards	Go to your council's disaster dashboard to find local warnings, road closures, evacuation centres
Queensland road conditions qldtraffic.qld.gov.au/index.html	Contact local council for advice on closed roads and visit the road conditions sites for any road condition updates

For assistance in severe weather events

WEBSITE	INFORMATION
Local Aboriginal and Torres Strait Islander Corporation, Land Council, Prescribed Body Corporate (PBC) or Registered Native Title Body Corporate (RNTBC)	Contact them to see if support or ranger teams are available to help or coordinate resources in a disaster
State Emergency Services ses.qld.gov.au 132 500	For non life-threatening flood and storm emergency assistance

For disaster resources

WEBSITE	INFORMATION
Small Business Disaster Hub business.qld.gov.au/disasterhub	Tips and steps to take to prepare, respond and recover if disaster hits
Visitor Safety Tips getready.qld.gov.au/visitor-safety-tips	Website and fact sheet to pass on to visitors to help them prepare for and recover from severe weather

STEP 6: How to respond

What to do just before and during an emergency

Check in with staff

- ☐ See if staff and their families are safe.
- ☐ Ask if they can help make the business and visitors safe.
- ☐ Let staff know if you are closing and when you are likely to reopen.

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Telling visitors to drive safely

Prepare visitors or guests for severe weather

- ☐ Yarn with visitors about safety risks to help keep them safe.
- ☐ Encourage visitors to evacuate early if a natural disaster is likely to impact them.
- ☐ Advise them on where to evacuate to or when and where to shelter if it's too late to leave.
- ☐ Print and share the Get Visitor safety tips factsheet (2MB) with visitors (getready.qld.gov.au/sites/default/files/2024-09/24828 Visitor safety tips FACTSHEET.pdf).

Other helpful actions to take

- ☐ Follow your emergency plan to make your business, stock and equipment safe.
- ☐ Download and print all relevant resources before a disaster occurs.
- ☐ Let suppliers and distributors know if you are closing shop and when you might reopen.
- ☐ Reschedule any advertising or posts on social media.

STEP 7: How to respond to visitor incidents

Visitor accident or death

As a business owner you are responsible for:

- ☐ providing a safe environment for everyone
- ☐ being aware of risks and hazards for you, your staff and visitors
- ☐ knowing what your workplace health and safety responsibilities are worksafe.qld.gov.au/safety-and-prevention/creating-safe-work/business-and-employer-obligations
- ☐ having clear processes in place to reduce risks
- ☐ educating your visitors about risks and how to stay safe
- ☐ regularly training your staff on safety, how to keep visitors safe when on site or running tours and what to do in an emergency
- ☐ having an injury or incidents log - and keeping it up to date
- ☐ making sure your workers' compensation policy and public liability insurances are in date.

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Keeping guests safe

If something happens to a guest, visitor or staff member:

- ☐ phone 000 and follow advice
- ☐ make sure you have mobile numbers for guests and staff
- ☐ notify Workplace Health and Safety Queensland about deaths, serious injuries or illnesses that require hospital treatment (call 1300 362 128)
- ☐ if staff are injured or killed notify WorkCover Queensland and your workers' compensation insurer
- ☐ contact your local Aboriginal and Torres Strait Islander Corporation, Regional Tourism Organisation or Local Tourism Organisation for advice on next steps and what to do if contacted by the media.

Examples of what to say if contacted by the media

- ☐ We're devastated to confirm a visitor was injured/has died. Our thoughts are with their families.
- ☐ This has never happened before, and we take safety very seriously.
- ☐ We have temporarily suspended our activities (if necessary).
- ☐ We are working with authorities and can't provide any details at this stage about the incident.

STEP 8: How to recover

What to do after a disaster

Impact on your business

- [ ] Take photos and/or video of damage before you clean up.
- [ ] Keep a record of damage and actions you take (disaster event log) publications.qld.gov.au/dataset/b95d34f9-351f-4ece-93d3-da8b75faf7cd/resource/bc2d14d3-2faa-425d-96b1-75e646406582/download/disaster-event-log-template_updated.docx
- [ ] Do you need to contact your insurer, bank, utility providers?
- [ ] Use the small business disaster impact survey after a disaster to show what kind of assistance is needed for recovery (www.business.qld.gov.au/running-business/natural-disaster/impact-surveys).

Look after your guests

If you have guests, check they're okay and tell them how and where they can go to, if needed:

- [ ] share the Visitor Safety Tips website (getready.qld.go.au/visitor-safety-tips) or fact sheet with visitors to help them stay safe.

Ask for help

Recovering from a disaster is a journey. Look after yourself, your family and your staff and there is no shame in seeking help – you're not alone!

- [ ] Connect with your local Aboriginal and Torres Strait Islander Corporation or community.
- [ ] Contact your local council – they can provide recovery assistance post disaster.
- [ ] Connect other businesses, disaster recovery centres and tourism organisations.
- [ ] 13YARN Crisis Support - 13 92 76
  www.13yarn.org.au/contact-us-13yarn
  A 24/7 confidential and culturally safe crisis support service run by Aboriginal and Torres Strait Islander people.
- [ ] Red Cross helps people following a disaster - 1800 733 276
  www.redcross.org.au/services.

Communicate and promote when open for business

- [ ] Keep talking to customers, suppliers, distributors about business impacts and when you're open again.
- [ ] Check in with staff – are they safe, can they travel to work safely.
- [ ] Use photos, videos and promotions to show when open for business and recovery milestones. Pictures are worth a thousand words.

Small Business Disaster Hub

Prevent - Prepare - Respond - Recover - Communicate

Disaster or emergency event log template

Use this event log to record information, decision and actions immediately following a disaster or incident.

Business name	
Affected address	
Brief description of event	
Insurance policy details	Insurer: Policy number: Phone number:

Information, decisions or actions

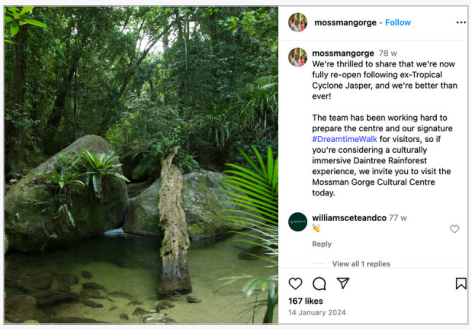
Record decisions or actions you took during and after the event, including any clean up actions.

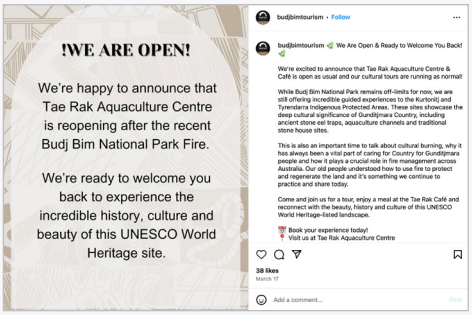
Date and time:	
Date and time:	

Damaged property, equipment, furniture, vehicles and/or stock

List the items damaged or destroyed and year purchased (if available).

Item:	Damage:
Item:	Damage:





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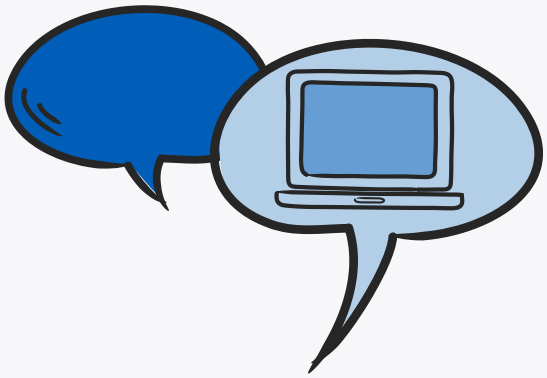
How Aboriginal and Torres Strait Islander Corporations can help in disasters

Scan or click to watch the video

Messaging when open for business

STEP 9: Remember to communicate

Handling cancellations post disaster

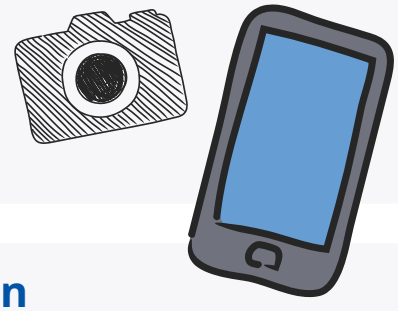


Visitor and business cancellations

If you're open for business but people are still cancelling, communicate with customers via email and socials using pictures showing you're open and it's safe to visit.

Remember to:

- ☐ update online bookings for when you're open, or options for what's available to do
- ☐ bring your audience on your recovery journey on social media and share your wins
- ☐ use dates on photos and videos to show what it's like now.



Handling customer complaints or misinformation

Consider having social media protocols and guidelines for your business, and train your staff on them. Use this template to get started (publications.qld.gov.au/dataset/small-business-crisis-hub-resources/resource/143a9f19-1231-4236-b032-0613cf375b13).

For Aboriginal and Torres Strait Islander Corporations consider having a social media response plan on who, how and when to respond to potential issues.

Customer complaints

- ☐ Check what actually happened.
- ☐ Be patient and empathetic, let customers know you're listening to their feedback.
- ☐ Explain how you're fixing the problem.
- ☐ Avoid social media debates and move the conversation to private message.
- ☐ Consider turning off comments on posts if things go viral.
- ☐ Contact your Local Tourism Organisation (LTO) or Regional Tourism organisation (RTO) for advice on how to respond and what to say if contacted by the media for comment.

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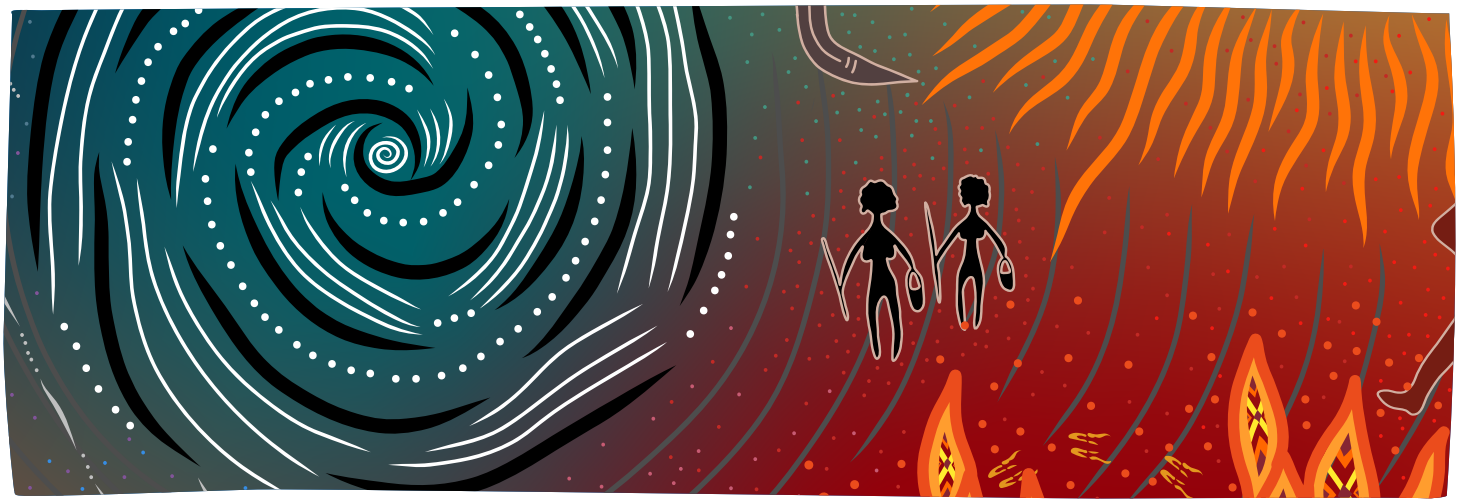
Being social media wise

Step 9 continued on page 13



Step 9: Rembember to communicate continued

What to say to respond

Below are some example messages, feel free to use or adapt as needed:

NEGATIVE CUSTOMER COMPLAINT MESSAGES

- We're sorry to hear about your experience.
- We take our customers' feedback seriously.
- We're doing _____ to improve our customer experience.
- We'll private message you to resolve the matter.

MISINFORMATION MESSAGES

- Rumours our business is experiencing _____ are completely untrue.
- We're open for business as usual.
- If you have any concerns, please contact us directly.

Managing offensive social media comments

- Be quick to correct or remove false or misleading information posted on your social media.
- Remove offensive words or comments from your social media.
- Consider blocking certain words for your business in your social media settings.

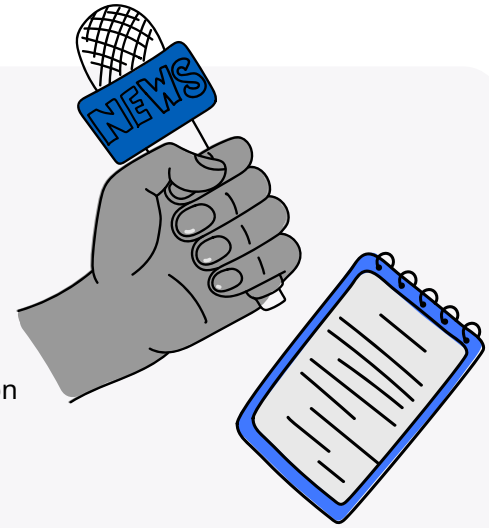
Facebook

- Profanity filter can be turned on in settings
- Can hide up to 1000 key words and comments (includes variations e.g. capitals)
- Steps on how to do this: facebook.com/help/131671940241729?helpref=faq_content

Instagram

- Common offensive terms are already hidden
- Certain words can be selected and comments with them can be hidden
- Steps on how to do this: help.instagram.com/700284123459336

STEP 10: Dealing with media



Media tips

If you are contacted by the media, remember you do not have to speak to them. You can contact your local Aboriginal and Torres Strait Islander Corporation, or regional / local tourism organisation to seek help through a situation and with help on what to say.

If you choose to speak to the media:

- ☐ write down the journalist's name, media outlet, contact detail and their deadline
- ☐ ask what questions they have
- ☐ only respond to questions related to your business or tourism in general
- ☐ don't make it up if you don't know the answer
- ☐ use a written response or recorded message if you're uncomfortable speaking to journalists directly.

Messages you can use

Below are some example messages, feel free to use or adapt as needed.

NATURAL DISASTERS

- We're quick to recover after _____.
- We're closed for now, but we'll be up and running again soon.
- We're taking bookings for _____.
- The sky is now blue, and we'll be open before you know it – so book your adventure now.

DISASTER IMPACTS EXAGGERATED

- Floods/droughts are a part of life out here.
- We're still open and there's plenty to see and do.
- We're a big area. Queensland is three times the size of France. So even with a storm in one area, there's always sunshine elsewhere.
- Tropical North Queensland is a big area, in fact we're 350,000 square km which is twice the size of the UK. A cyclone in one area can have no impact on the rest of the region.

STEP 11: Practising Cultural Safety in tourism

How to be Culturally Safe in tourism

Scan or click to watch the video

Practising Cultural Safety in tourism

Dealing with difficult or offensive visitors

Scan or click to watch the video

Dealing with difficult or offensive visitors

STEP 12: Find disaster grants that can help

Grants to help you recover following a disaster

	WEBSITE	INFORMATION
Natural disaster support for your business	business.qld.gov.au/running-business/natural-disaster	Get financial help, support and advice about managing your business before, during and after a disaster
Queensland Rural and Industry Development Authority (QRIDA) qrida.qld.gov.au/business	https://www.qrida.qld.gov.au/what-qrida-does/services-your-region or 1800 623 946	QRIDA administers disaster grants to small businesses and can walk you through the application process and answer your questions
Environmental Recovery and Stewardships (Cultural Steward support)	qld.gov.au/environment/management/environmental/incidents/environmental-recovery-grants#erps	First Nations corporations and Indigenous Land and Sea Rangers groups can apply for cultural steward grants to manage environmental recovery on Country with the Qld Govt
Arts Queensland funding programs	arts.qld.gov.au/aq-funding	Find current and future arts funding programs
Business Assist	business.qld.gov.au/running-business/support-services/programs-networks/concierge	Connecting small and family business owners with the right information on programs and services to support them. Speak to a region Representative across Queensland

Bulmba Warray - Bad Weather

Djabugay woman, Tahalani Torney

Tahalani Torney, an emerging artist from the rainforest region of tropical Far North Queensland, created the artwork for these resources.

Story behind the artwork

Bulmba Warray (Bad Weather)

The artwork shows flood, fire, cyclone, storm, and extreme heat. Stories have been preserved over millennia through First Nations' oral history, telling how these extreme weather events began and how people survived them. This artwork shares insights into Djabugay Storywater (Dreamtime), depicting the relationship between People, Lore and Country.

The first story is about two women hunting, who create a fire to chase out a wallaby that has left tracks for them to follow. Another story describes a couple who marry against the Lore. The woman in the couple also eats forbidden food and for their wrongdoings, a storm and flood are sent to the couple's camp. The people of the camp try to deter the floodwaters by placing hot rocks, heated in coals, by the water's edge.

The artwork also features the Rainbow Serpent, who is important in many stories across Australia, although his story can differ from one tribe to the next. In Djabugay Storywater the Rainbow Serpent's voice is thunder and after a big rain, you will see him drying out in the warmth of the sun.

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This resource is proudly funded by the Commonwealth and Queensland Governments through the Queensland Resilience and Risk Reduction Fund (QRRRF).

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Bulmba Warray artist Tahalani Torney