

La Niña storms threaten *Are YOU prepared?*

The BOM reports a 50% increased chance of a La Nina event

A La Nina typically brings large rainfall and storms across Australia, with the potential for widespread flooding.

Last La Nina event was in 2010 and finished 2012, producing Australia's 2nd & 3rd wettest years on record

Cyclone Yasi, the Brisbane floods and substantial flooding in NSW, VIC, WA & TAS resulted from our last La Nina event.

Australia is on La Niña watch.

A La Niña is likely to bring above-average rainfall which can result in catastrophic floods, cyclones and storms impacting communities and businesses across Australia.

What should you expect?

- Safety first followed by as quick a recovery as possible.
- An insurance broker who is right there with you.
- A policy where you understand what is covered and what is not covered.

What can you do?

- Review cover to make sure you have the right – and adequate – insurance in place.
- Assess your flood exposure. Do you need this cover?
- If so, contact us as Flood is not automatically covered for businesses and farms.
- Take a close look at your business policy exclusions, especially regarding Flood.
- Consider business interruption – Are you covered, will your business survive?
- Can disruption to your suppliers affect your business?

How can you prepare?

- Get a building inspection and follow the recommendations.
- Maintain roofs and guttering. Ensure your buildings are watertight. Reducing the likelihood of damage prior to inspection is important.
- Develop an evacuation plan for you, your employees and your family.
- Check your drainage.
- Place stock and electrical equipment above the recommended level to avoid water damage.
- Consult with your local council.
- Physically prepare your home and business for severe weather.
- Develop an evacuation plan for you, your employees, your family and pets.

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