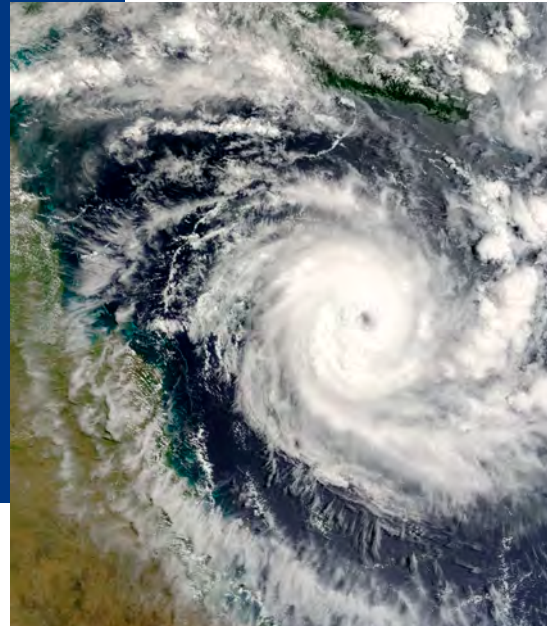


PREPARING YOUR BUSINESS FOR A CYCLONE



Every year, Australia's high-risk cyclone areas can expect an average of two to three cyclones to cross the coast during the November-April cyclone season. Combining strong winds, heavy rain and flying debris, cyclones can be devastating. However, you can take action before, during and after a cyclone to reduce the impact on your business.

Before a cyclone



Secure the roof, walls and eaves of your premises. Trim tree branches around your premises. Clear away or secure items outside that could be blown about by the wind or carried away in surging water



Familiarise yourself and your employees with your cyclone emergency plan. Put together an "Emergency Pack" including tinned food, water, first-aid kit, warm clothing, and a torch. Be prepared for power, water and communication outages.



Before a cyclone hits, move all vehicles under cover if possible. Secure all shutters, windows, doors, and any items left outdoors. Turn off gas and power supplies.



Make sure you know what your insurance covers and that the sum for which you are insured covers the replacement value of what you would like to insure¹.



During a cyclone



Be aware of where the cyclone is expected to be heading. Use a battery-powered radio to monitor your local radio station for updates on the cyclone, weather, power supply, emergency warnings and evacuation alerts. Contact **000** or your local SES in any emergency.



If it is safe to do so, remain in your building if it meets appropriate cyclone regulations and is not in a storm surge/flood-prone area. If your building does not meet cyclone regulations, know where you and your employees can shelter safely.

After a cyclone



Stay away from fallen power lines and anything that may be touching them. Also avoid damaged buildings and trees, as well as creeks and rivers that are flooded.



Continue to monitor your local radio station for updates on the weather, power supply, emergency warnings and evacuation alerts. Don't go outside until authorities advise that 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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