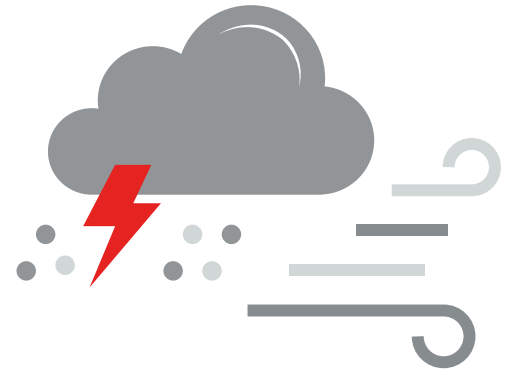


Preparing for Cyclones



Get set for cyclones

Located in the South Pacific, New Zealand is occasionally hit by tropical storms and cyclones. The strength of these varies, but any resulting rain, wind, snow or hail can cause damage – not to mention severe flooding and storm surges. Fortunately, we normally get some warning that an extreme storm is on its way. Either way, here's some tips to reduce the risks of damage to your business.



Keep an eye on the forecast

It sounds simple, but stay tuned into weather updates and warnings to keep up with events that might affect your business or buildings. This gives you more time to check your premises and put precautions in place. A little prep goes a long way. And remember, people safety always comes first – buildings and property can be replaced.

- Make sure gutters and down pipes are not blocked by leaves or rubbish.
- Check that channel drains, yard storm water outlets and sumps are free-flowing and that curbside gutters are not blocked by leaves and rubbish.

Batten down the hatches – securing your building

Start with the basics. Make sure walls, roofs and doors are wind and watertight. Ensure doors and windows are close-fitting. Take temporary steps to achieve this if any weaknesses are identified.

It's also a good idea to:

- Inspect and repair loose or damaged wall cladding, soffits and fascias.
- Protect vulnerable glass so that it won't shatter if struck by flying debris, falling branches etc.
- Remove diseased or damaged limbs from trees and shrubbery. Ask a professional arborist to assess and strategically remove branches to allow wind to blow through the trees.

If it's loose you might lose it

Remove unsecured items from around the building, loose items can become missiles in strong winds. Look for ways to mitigate the impact of flooding.

- Tie down plant, equipment and stock that is outside when heavy winds are expected. Don't forget things like woodpiles, idle pallets, containers and drums.
- Close or remove open canopies, shade sails, and umbrellas.
- Outdoor seating, furniture, and heaters etc. should all be brought inside or secured.
- Making sure outside infrastructure such as signage, fences, flagpoles are secure to withstand the expected wind loads.
- Garage vehicles and other mobile plant, or move under cover if garages aren't an option.



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Don't go with the flow for flood prevention

- Have on-site ready-made mobile flood barriers or other types of defences (e.g. sandbags) to help minimise damage, especially if you are in a flood prone area or there is a major event forecast.
- Ensure that ground water can't seep into the basement areas. If that's not possible, think about having a portable pump readily available.

What to do if a flood looks likely

Consider taking the following actions if a major rainfall event is on its way: (some of them are quick and easy but can make a difference)

- Plug showers, baths, basins so that flood water doesn't enter the property through the drains or sewers.
- Move furniture, stock, plant to higher levels e.g. upstairs, high on racks or on shelves.
- Use sandbags to keep water away from the building.
- Turn off utilities such as electricity and gas supplies. Isolate the electrical supply to the building if possible or at least to critical plant. Unplug appliances, plant and office equipment where possible.
- Secure or relocate outside items that can be washed away or be swept into the building causing damage.

Keep your business running

- Keep important paper documents and records e.g. operating /lease records, financial information etc. in a waterproof/ fireproof safe which is secured to the building floor or walls.
- Place computer servers and vital equipment in areas of the building – somewhere that offers protection from water, flying debris and excessive wind.

Be especially careful when re-entering property and buildings after a severe weather event. There could be unseen dangers such as live electrical wires, broken sewers, potholes, and floors may be damaged.

If it's safe to do so, it's always a good idea to take photos of damage to submit with your insurance claim.

Most importantly keep yourself and your team safe, and always follow the directions of authorities.

For up-to-date guidance and information on specific weather or emergency events visit www.civildefence.govt.nz

Visit vero.co.nz/risk-profiler to check out our other risk guides for more tips and in-depth information about managing risk.

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Disclaimer – The information presented is of a general nature only and is provided only to help you understand some of the physical risks a business may have and what an insurer might expect you do to manage those risks. It is not intended for any other purpose. You should always seek appropriate professional advice about how you manage the particular risks in your business. No representation or warranty, expressed or implied, is made as to the accuracy or completeness of the information and no responsibility is accepted for any loss, penalty or damages (including special or consequential damages) arising out of the use of all or part of the information. The information presented does not replace the need for appropriate professional advice. Reliance on this communication will not affect or influence policy response.