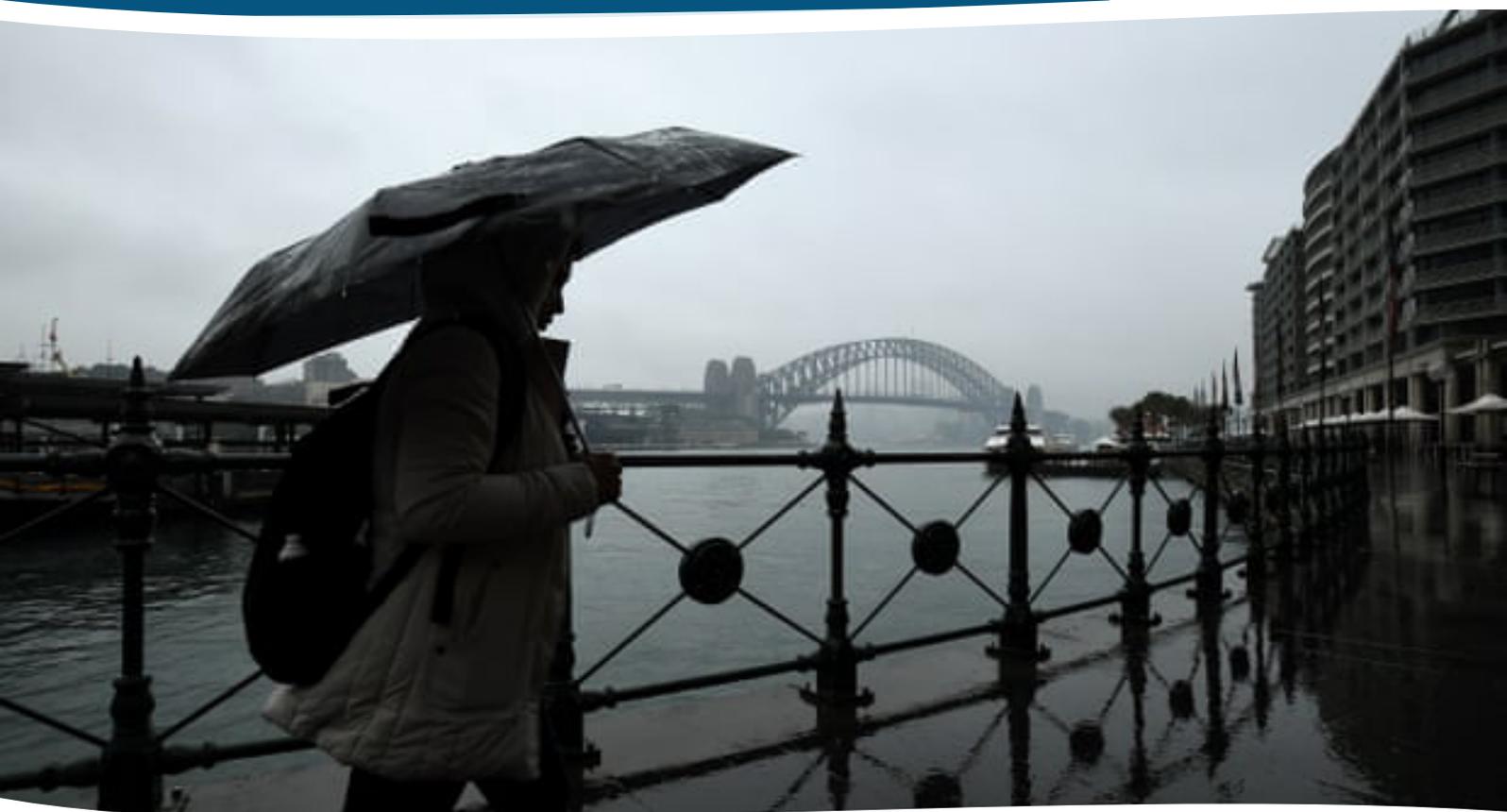


RISK ALERT #8

The La Niña effect



Are you storm and flood ready

The Bureau of Meteorology has officially declared a La Niña event for 2020 and 2021. The last La Niña event stretched from 2010 to 2012 and resulted in one of Australia's wettest two-year periods.

The Bureau of Meteorology's La Niña alert is an opportunity for organisations to make sure they are prepared for any extreme weather event and assess risks to property, business operations and people.

What's a La Niña weather event?

La Niña is a weather event that can bring above-average rainfall for Australia, particularly across eastern, central and northern regions of Australia.

It's caused by a number of factors, including changes in the surface temperature of the tropical Pacific Ocean. As the Bureau of Meteorology (BOM) observes "the cooler ocean joining forces with the atmosphere is the cause of the changes in global weather patterns."

This may result in increased rainfall, floods, cyclones and storms, all of which can have a big impact for communities and businesses.

Increased rainfall

The six wettest winter–spring periods on record for eastern Australia occurred during **La Niña** cycles. Australia’s last La Niña event saw the wettest two-year period on record. It included the 2011 Brisbane floods, as well as other substantial floods in parts of New South Wales, Victoria, Western Australia and Tasmania.

Increase in cyclone numbers

During La Niña, there are generally more cyclones, with twice as many making landfall. The first cyclone to cross the Australian coast also tends to occur earlier in the season. This means an increased likelihood of storm damage and flooding, strong winds and heavy rains.

Earlier monsoon season

The Australian monsoon season in northern Australia starts generally earlier during La Niña. This means that rainfall in the northern tropics is typically above-average during the early part of the wet season.

A Risk Based Approach to Flood and Storm

The Bureau of Meteorology’s Severe Weather Outlook for October to April, shows an increased risk of flooding for eastern Australia and tropical cyclones in the north.

Is your organisation prepared for flood?



Know your risks

- What are the flood or storm risks for your organisation its property, stock and equipment?
- How will these risks impact your business operations?

Prepare

Develop a flood and storm plans and Business continuity plans, prepare your property, assets and staff to ensure impacts of an event on your event.

Respond

Develop and implement the appropriate safeguards and activities to protect property, assets and staff are protected. What triggers are in place to implement your planning?

Recover

Develop and implement appropriate activities to maintain plans for resilience and to restore any capabilities or services that were disrupted due to a storm or weather event.

How you can prepare



- Maintain your roofs and guttering
- Develop a flood plan that includes an evacuation plan for you, your employees and their families
- Check your drainage and any nearby waterways or drains
- Contact the authorities to ensure any waterways or drains are kept clear
- Consult with your local council and emergency services
- Download the Bureau of Meteorology App
- Speak to your broker or insurer

Building your Flood and Storm Plan

During flood or storm event, it is important that you are ready and prepared.

Take steps to prepare yourself and your business by creating a Flood and Storm Plan. Early preparation may lower the risk to your business, protect life and property and will help your organisation recover more quickly after the event.

Your Flood and Storm Planning should focus on four stages:



PLAN Plan Preparation

What do you need to identify when developing your Flood or Storm Plan?

Flood Risks <ul style="list-style-type: none">• Are you in a flood zone or plane?• Have there been floods?	Business Operations Planning <ul style="list-style-type: none">• Can you operating during a flood or storm?• Do you have a communications plan for key clients and suppliers?
Staffing Risks <ul style="list-style-type: none">• Are staff informed of your flood or storm planning?	Data Protection <ul style="list-style-type: none">• Have you protected your data, IT and communications system?
Flood Planning <ul style="list-style-type: none">• Do you have a Pep, During and Post flood or storm plan?	Insurance <ul style="list-style-type: none">• Is your insurance up to date?



PREPARATION When a flood or storm is likely

What actions do you need to do when a flood is about to happen?

What are the triggers to activate your plan?



DURING During a floor or storm

What actions need to be taken during a flood or storm?



AFTER After a flood or storm

What actions need to be done after the event?

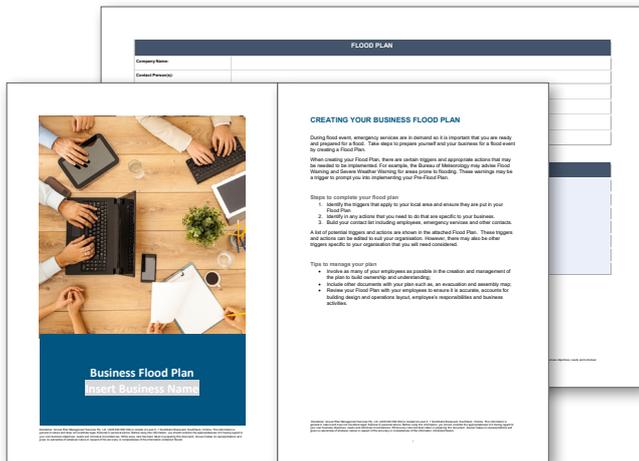
Do you have a business continuity plan?

How can your insurer and broker help?

Supporting you after an event

Making a claim

“Once it’s safe to get work underway our team of assessors, restorers and builders can get on the ground and we can start the process of rebuilding and helping our customers get their life back to normal, which is what insurance is all about.”



Click [here](#) to download.



Cyclones, rain storms and flash flooding to batter Queensland

Forecasters warn that La Nina will dampen the state’s bushfire season, but create a more intense storm and cyclone season this summer.

The Bureau of Meteorology’s Laura Boekel is expecting higher than average rainfall to cause higher than average flooding, and more than four cyclones to form in the Coral Sea.

To read more, click [here](#).

Source: Daily Mail



What you can do

The BOM’s La Niña watch announcement is a great opportunity to speak to your broker or insurer to plan ahead to make sure you:

- Review your policies for storm and flood and understand your policy exclusions in relation to potential damage to property, contents and stock
- Assess flood exposure.
- assess and update your property insurance values and that it includes removal of debris, including any asbestos removal and temporary accommodation coverage
- Consider business interruption insurance



Click [here](#) to download.

Resources

State and Territory governments emergency services have a range of information and resources to help you understand potential risks and to prepare your organisation to protect its assets:

[Northern Territory Government's preparation hub](#)

[Queensland Government's get ready Queensland resource](#)

[New South Wales State Emergency Service](#)

[South Australia State Emergency Service](#)

[Tasmania State Emergency Service](#)

[Victoria State Emergency Service](#)

[Western Australia Department of Fire & Emergency Services](#)

[Red Cross Emergency Preparedness](#)

[BOM FLARE – Flash Flood Advisory Resource](#)

[BOM Preparation the key as the Bureau releases its Severe Weather Outlook](#)

Tips to manage your plan



- Involve as many of your employees as possible in the creation and management of the plan to build ownership and understanding;
- Include other documents with your plan such as, an evacuation and assembly map;
- Review your Flood Plan with your employees to ensure it is accurate, accounts for building design and operations layout, employee's responsibilities and business activities

Contact us

If you have any specific Risk Management queries please contact Ansvr Risk, see below for details. Please contact Ansvr Insurance on 1300 650 540 or insure@ansvar.com.au regarding insurance coverage, claims support and advice.



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