

6 KEYS TO PROTECTING YOU, YOUR FAMILY AND YOUR BUSINESS FROM CYCLONES.

On average Australia experiences 11 tropical cyclones each year, with 4 of them crossing the coast. With the official 2016-17 cyclone season underway, it is important to take proactive steps now to minimise any potential physical, financial and other loss that may result from a cyclone should you be affected this summer (Source: BOM). Here are the main precautions we recommend that you take.

If you haven't reviewed your business and personal insurances for 12 months or more, contact your Arthur J. Gallagher insurance broker now to make sure that your policies are up-to-date, that you are covered for what's important to you and that the amounts of cover, also called your 'sums insured', are sufficient to meet your costs in the unfortunate event that you are affected by cyclone damage so you're not left out of pocket.



Property can be replaced, that is what insurance is for. First and foremost, make sure that you, your family and employees are safe.



Move or secure loose objects that can be blown around in severe wind for example outdoor furniture, rubbish bins or outdoor displays. It's amazing the damage a chair can do when the wind is 150kph!



Have an up to date evacuation plan, emergency kit and make sure you know how to access your local emergency services.



Make sure your records are up-to-date and secure. This includes a register and photos of your personal and business assets which may document buildings, contents and specific items such as stock, valuables, cars etc. If you need to make a claim, being organised will make the process easier and quicker for you.



Ensure all key contacts are on your mobile device's contacts list including emergency services, family, employees and Arthur J. Gallagher should you need to make a claim.



After an event like this, your bills will keep coming in even if you're not trading. So make sure you have business interruption insurance which supplements your business income if you have to close for repairs. In our experience after a major claims event, there can be a shortage of trade's people and repairs usually take a lot longer than anticipated.

If you are affected by a cyclone and need to make a claim:

- Let your broker/Arthur J. Gallagher know as quickly as possible. We can then help you to get the claim moving.
- If you have access, take photos of the damage.
- Arthur J. Gallagher's 24/7 Claims Hotline is **1800 240 432**.

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