



KNIGHTSBRIDGE

INSURANCE GROUP

Knightsbridge Storm Readiness Checklist for Australian Businesses

Your White Knight guide to protecting what matters most when storms threaten

At Knightsbridge Insurance Group, we understand that storm preparation goes beyond insurance policies. This comprehensive checklist helps you protect your people, property, and business continuity. Keep this guide accessible and review it at the start of each storm season.



Before Storm Season

Insurance Review

- Confirm all policy renewal dates
- Verify coverage amounts reflect current values
- Check flood vs storm water definitions in your policy
- Ensure business interruption period is adequate (18 to 24 months recommended)
- Document and photograph all assets for claims purposes
- Save digital copies of policies to cloud storage
- Confirm 24/7 claims hotline numbers are current
- Review excess amounts and payment capabilities

Business Continuity Planning

- Update employee contact trees
- Test remote work capabilities
- Backup all critical data offsite
- Identify alternative operating locations
- Review supplier contingency plans
- Establish cash reserves for immediate needs
- Arrange overdraft facilities if needed



Before Storm Warning

Property Protection

- Clear all gutters and downpipes
- Check drainage systems for blockages
- Trim overhanging branches near buildings
- Secure or store all outdoor furniture
- Remove or secure external signage
- Test all sump pumps and generators
- Fuel all vehicles and generators
- Stock sandbags if in flood prone areas

Documentation Priorities

- Photograph building exterior from all angles
- Video walk through of entire premises
- Document valuable equipment serial numbers
- Secure physical records in waterproof storage
- Upload all documentation to cloud storage
- Print hard copies of emergency contacts



Before Impact

Final Preparations

- Install storm shutters or board windows
- Move valuable equipment to higher levels
- Disconnect and elevate electrical equipment
- Turn off gas at the mains if evacuating
- Charge all mobile devices and batteries
- Fill clean containers with drinking water
- Secure final cash float from bank

Staff Communication

- Confirm who will shelter in place
- Send final work from home instructions
- Share emergency contact procedures
- Remind staff of family preparation needs
- Confirm post storm check in protocols

Emergency Kit Assembly

Essential Business Items

						
Battery powered radio for updates	LED torches and lanterns	Spare batteries (variety of sizes)	Portable phone charging banks	First aid kit (workplace compliant)	Manual can opener	Non perishable food for 72 hours
						
10 litres water per person minimum	Essential medications for staff	Toilet paper and hygiene supplies	Heavy duty garbage bags	Duct tape and plastic sheeting	Work gloves and safety equipment	Whistle for emergency signalling

Critical Documents (Waterproof Storage)

- Insurance policy details and contact numbers
- Business registration documents
- Employee records and contacts
- Bank account information
- Lease agreements
- Equipment warranties and receipts
- USB drive with digital copies
- Emergency cash for immediate needs

Utility Management

- Know location of main power switch
- Identify gas shut off valve
- Locate water mains tap
- Have utility company emergency numbers
- Test manual overrides for electric gates/doors



During the Storm

Safety Protocols

- Monitor official weather updates only
- Stay away from windows and skylights
- Move to strongest part of building
- Avoid using landline phones
- Unplug sensitive electronic equipment
- Never attempt repairs during storm
- Document any damage safely if possible
- Maintain communication log of decisions



Immediately After Storm

Initial Assessment

- Check for immediate dangers
- Photograph all damage before cleanup
- Contact Knightsbridge Insurance Group
- Request claim reference number
- Prevent further damage if safe
- Segregate damaged from undamaged items
- Keep all damaged items for assessment
- Begin detailed loss documentation

Insurance Action Items

- Notify insurer within 24 to 48 hours
- Document all emergency expenses
- Obtain multiple repair quotes
- Don't commence major repairs without approval
- Keep samples of damaged materials
- Maintain timeline of all events
- Request assessor contact details
- Understand your claim entitlements

Emergency Contact Numbers

National Emergency Services

Life Threatening Emergency : 000

Police, Fire, Ambulance (ask for the service you need)

Storm & Flood Emergency (Non Life Threatening):

132 500

State Emergency Service (SES) for storm damage, fallen trees, flooding

TTY Emergency (Hearing/Speech Impaired): 106

Via National Relay Service

Non Urgent Police: 131 444

For police assistance when no immediate danger

Essential Resources

Emergency+ App

Free smartphone app that provides GPS location to emergency services

Bureau of Meteorology

www.bom.gov.au for weather warnings and forecasts

State Emergency Information Services

Queensland

QLD Disaster Hub: www.qld.gov.au/emergency

Emergency Alert: www.disaster.qld.gov.au

New South Wales

NSW SES: www.ses.nsw.gov.au

Hazards Near Me App: Download from app stores

Victoria

VicEmergency: www.emergency.vic.gov.au

VicEmergency App: Real time emergency information

South Australia

SA Emergency Services: www.sa.gov.au/emergencies

Alert SA App: Emergency warnings and information

Western Australia

Emergency WA: www.emergency.wa.gov.au

Emergency WA App: Official warnings and alerts

Tasmania

TasALERT: www.alert.tas.gov.au

TasALERT App: Emergency information service

Northern Territory

SecureNT: www.securen.tnt.gov.au

Territory Emergency: www.pfes.nt.gov.au

Australian Capital Territory

ACT Emergency Services: www.esa.act.gov.au

Emergency Services Agency updates

Utility Emergency Contacts

Check with your local providers and keep these numbers in your emergency kit:

- Electricity provider emergency line
- Gas provider emergency line
- Water authority emergency line
- Local council emergency number

Important Reminders

Before Storm Season:

Review this checklist with all key staff members. Assign specific responsibilities to ensure nothing is overlooked during high stress periods.

Documentation:

The quality of your documentation directly impacts claim outcomes. Invest time in comprehensive records before storms threaten.

Insurance Coverage:

Understanding your policy before storms hit prevents devastating surprises. If any coverage aspects are unclear, contact your Knightsbridge broker immediately.

Safety First:

No property is worth risking personal safety. Insurance exists to protect your assets so you can focus on protecting people.



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Make the Right Move

As your White Knight in insurance protection, we're here to help you prepare for and recover from storm events. This checklist represents just one part of comprehensive storm preparedness.

For personalised storm preparation advice or insurance review:

-  1300 KBRIDGE (1300 527 4343)
-  info@knightsbridgeinsurance.com.au
-  knightsbridgeinsurance.com.au

Download this checklist and keep copies at home, work, and in your emergency kit. Review and update contact numbers each storm season.
