

Supporting small business recovery

Insurance recovery basics

Where do I start?

After a natural disaster contact your insurer before you begin cleaning up and removing goods. Even if you do not know the full extent of the damage, your insurance company can tell you what they will need to know to support your insurance claim.

You may be asked to record or photograph damage to your premises, fixtures, vehicles, stock, customer records and equipment. Or you may be told to wait for an insurance assessor to inspect your property before you begin cleaning.

Always follow the advice of the insurer, as you may not be covered for unauthorised repairs. Many policies require you to take reasonable steps to minimise the loss - for example, by placing a tarp over a broken roof, or moving undamaged items to a safe and secure place.

Do not be concerned if your insurance documents have been lost or damaged during a natural disaster. Insurance companies keep electronic records so all you need to do is confirm personal details, like your name and address.

If you are not covered for the natural disaster, find out if you can make a claim under your business interruption or income protection insurance.

Contact your landlord as soon as possible so you can understand their claim and their expected timeframes for repairs – so you can get an idea of when you will be able to start trading again.

Key contacts

Business Queensland

Visit Business Queensland for information, services and resources to support your business during and after a natural disaster.

business.qld.gov.au/recovery

Insurance Council of Australia (ICA)

If you have questions about your insurance policy or need to find out who your insurer is, you can phone the ICA's disaster hotline on 1800 734 621 or visit insurancecouncil.org.au

Legal Aid Queensland

Legal Aid Queensland can give you information and advice on getting an insurance claim paid after a natural disaster. Phone 1300 651 188 or visit their website to access - *A guide to getting your insurance claim paid*. legalaid.qld.gov.au

National Retail Association

Lpc Cresa is the leasing and tenancy consultant to the National Retail Association. Contact them for advice on your retail lease by calling the NRA hotline 1800 RETAIL (738 245).

Insurance Ombudsman Service

If you are having a dispute with your insurance company you can phone the Financial Ombudsman Service on 1800 367 287 for help. They offer a free service that aims to resolve disputes between consumers and participating insurance companies.
fos.org.au

More information

Small Business Recovery Centre

143 Walker Street, Townsville
9am – 5pm daily, including weekends.
1300 654 687

smallbusinessrecovery@desbt.qld.gov.au

business.qld.gov.au/recovery

As at 18 Feb 19

Supporting small business recovery

Retail tenancy recovery basics

If your retail business premises is affected by a natural disaster, it is important that you know what steps to take. Every retail lease is different, so read your lease carefully and seek specific advice – especially relating to repairs, insurance, abatements and termination provisions.

First steps

If your shop or building is damaged in a natural disaster, contact your landlord in writing immediately. Include details like:

- when the damage occurred
- the extent of the damage (or when you will know the full extent of the damage)
- estimated impact on your ability to trade
- options for renting an alternative premises while the existing one is unusable.

Think about what your business needs

It is important to consider what your business needs to return to trading as soon as possible, and how your landlord can help you achieve this. Things to consider include:

- Your lease may not say who is liable to replace equipment when it can't be repaired. If you want to replace the equipment yourself, be sure your lease is long enough to recover your investment.
- If your lease states the landlord is responsible for repairs, you may be entitled to compensation if the repairs are not done promptly.
- If the lease is unclear about each side's obligations, consider negotiating with your landlord for a rent abatement.

- Subject to certain conditions, you can negotiate for the lease to be terminated.

Remember

- Take photos of any damage i.e. fixtures, fittings, premises itself, etc.
- Document everything you spend on cleaning, repairs and efforts to restore the property to its former condition.
- Communicate as soon as possible with your landlord about the extent of the damage, and agree on a recovery plan.
- Be clear in your mind about the outcome you need from the landlord. For example, if the shop is beyond repair do you want to relocate somewhere else? Do you want to stay on, but at a reduced rent, until the premises are restored?
- Record the impact that the damage has on your ability to trade. Your accountant can help with this.
- Don't assume you will get a negative response from your landlord. Most will want to work with you to restore the premises and retain you as a tenant.

Key contacts

Community Recovery Hotline – 1800 173 349
Legal Aid Queensland – 1300 004 924
CCIQ Employer Assistance Line – 1300 135 822
Lpc Cresa via National Retail Association Hotline – 1800 RETAIL (738 245)

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Human Resources Recovery Basics

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www.business.qld.gov.au/disaster

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www.insurancecouncil.org.au

Legal Aid Queensland

Legal Aid Queensland can give you information and advice on getting an insurance claim paid after a natural disaster.

Phone Legal Aid Queensland on 1300 651 188 to find out your options or visit
www.legalaid.qld.gov.au to view a copy of Legal Aid's resource - *A guide to getting your insurance claim paid*

Insurance Ombudsman Service

If you are having a dispute with your insurance company you can phone the [Financial Ombudsman Service](http://www.financialombudsman.org.au) on 1800 367 287 for help. They offer a free service that aims to resolve disputes between consumers and participating insurance companies.

More information

Call 13 QGOV or visit
business.qld.gov.au/recovery

Supporting small business recovery

Manage your staff after a natural disaster

Supporting staff

If your employees live and work in the local area, they may have been personally impacted by the natural disaster that affected your business. While some employees may be keen to return to work as soon as it is safe, others may request additional time to clean up and repair their own property or care for family.

Consider:

- How have your employees been affected? Is there anything you can do to help and support them?
- Is there a possibility that some employees may not return (e.g. leaving the area, moving to temporary accommodation elsewhere, unable to return to work)?
- Can you retain all of your employees and assign them to other roles until your business is back up and running?
- How many employees do you have available for cleaning and repair work?

Disasters can cause stress and anxiety, so look after yourself and your employees. Keep your employees well-informed about what is happening with your business.

Your responsibilities as an employer

You should also be aware of your legal obligations and responsibilities as an employer.

Employees may have entitlements under awards or workplace agreements that are relevant when they're unable to attend work due to an emergency or natural disaster.

There may also be other entitlements available to employers and employees depending on their circumstances.

For example, if you have to close your business temporarily, you may be able to change employment arrangements, including standing down staff without pay.

For more information contact Fair Work Ombudsman: 13 13 94 or visit www.fairwork.gov.au.

Workplace health and safety laws

Employers and workers involved in a natural disaster recovery must still remember their obligations under Queensland's health and safety laws, including for non-routine activities associated with workplace clean up and repair.

These laws are in place to protect Queenslanders. By being vigilant and maintaining safety during this difficult time, you can help reduce the risk of death, injury and illness to yourself, your works and others involved in the clean-up and repair effort.

If one of your workers suffers a work-related injury during natural disaster recovery efforts associated with your business, they may be entitled to claim for workers' compensation.

For more information contact Workplace Health and Safety Queensland on 1300 362 128 or visit www.worksafe.qld.gov.au.

Key contacts

Fair Work Ombudsman – 13 13 94

Workplace Health and Safety Queensland – 1300 362 128



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CCIQ Employer Assistance Line –
1300 135 822

Lifeline – 13 11 14

More information

Small Business Recovery Centre 0459 873 781 or
visit business.qld.gov.au/recovery



- **Obtain Application Forms and further information online.**
- **Send applications by email to:**
contact_us@qrda.qld.gov.au
- **Phone: 1800 623 946**

www.qrda.qld.gov.au/Disaster-recovery

Special Disaster Assistance Recovery Grants – Primary Producer

If your primary production enterprise suffered direct damage as a result of the North and Far North Queensland Monsoon Trough, 25 January - 14 February 2019, grants are available from QRIDA to assist your enterprise to pay for costs of clean-up and reinstatement activities. Closing date for apps is 9 Aug 2019.

Special Disaster Assistance Recovery Grant up to a maximum of \$75,000 are available to assist eligible primary producers to assist with clean-up and reinstatement costs. Eligible clean-up and reinstatement activities can include:

- Hiring or leasing equipment or materials to clean premises, property or equipment;
- Removing and disposing of debris, damaged materials and injured or dead livestock;
- Replacing lost or damaged plants, salvaging crops, repairing or restoring fields;
- Repairing, reconditioning or replacing essential plant or equipment;
- Maintaining the health of livestock;
- Paying additional wages to an employee to assist with clean-up work.
- Replacing livestock;
- Repairing or replacing fencing on the property;
- Purchasing and transporting fodder or feed for livestock;

Disaster Assistance Loans - Primary producer

Primary producers whose assets have been significantly damaged as a direct result of an eligible disaster may be able to access low interest loans of up to **\$250,000**. Concessional loans are provided to assist you to re-establish the normal operations of your primary production enterprise by covering costs such as:

- repairing or replacing damaged plant and equipment
- repairing or replacing farm buildings
- purchasing livestock to replace those lost in the disaster event
- meeting carry-on requirements including: re-planting, restoring or re-establishment;
- sustenance (fodder etc)
- essential property operations
- paying rent and rates

Loan amount Max \$250,000 **Max term** Up to 10 years **Repayments:** up to 2 years interest only may be available

Security A loan under the scheme must be secured by a mortgage of land and other assets satisfactory to QRIDA

Fees • No establishment fees, no account maintenance fees and no fees for early payout.

Interest rates: 1.37% • North and Far North Queensland Monsoon Trough, 25 January - 14 February

Eligible Disaster Defined Disaster Area

Event: North and Far North Queensland Monsoon Trough, 25 January - 14 February 2019

- Burdekin Shire Council
- Burke Shire Council
- Carpentaria Shire Council
- Cloncurry Shire Council
- Douglas Shire Council
- Flinders Shire Council
- Hinchinbrook Shire Council
- McKinlay Shire Council
- Richmond Shire Council
- Townsville City Council
- Winton Shire Council

Special Disaster Assistance Recovery Grants – Small Business

If your small business suffered direct damage caused by North and Far North Queensland Monsoon Trough 25 January - 14 February 2019, grants are available from QRIDA to assist your small business pay for costs of clean-up and reinstatement. An Exceptional Circumstances Grant up to a maximum of **\$50,000** is available to assist eligible small businesses as follows:

- Initial grant up to a total of \$10,000 - to assist you with cleaning and reinstatement costs immediately following the disaster event, supported by evidence of damage eg photographs and/or quotes or estimates; and
- Subsequent grant up to a total of \$50,000 - to assist you with additional cleaning and reinstatement costs must be supported by evidence of damage, invoices, proof of payment and insurances finalised.

If claiming a subsequent grant then evidence of payment must be supplied for both the initial and subsequent grant amounts.

Note: Businesses that have insurance can apply immediately for and receive payment, up to the \$10,000 initial grant limit, to meet any eligible costs of clean-up and reinstatement that they know are not covered by insurance, prior to their insurance assessment.

QRIDA will consider including the insurance excess cost (or a portion of the excess cost) up to the initial grant limit of \$10,000, subject to evidence being provided of the damage sustained, the cost to repair the damage, and a copy of insurance policy confirming excess amount.

Examples of eligible activities:

- hiring or leasing equipment or materials essential to clean-up or for immediately resuming business activities
- removing and disposing of debris, damaged goods and material
- replacing lost or damaged stock essential for immediately resuming trading
- engaging a person to clean or to conduct a safety inspection of premises
- repairing buildings or repairing or replacing fittings in buildings (bus. premises)
- leasing temporary premises to resume operations
- paying additional wages to an employee to assist with the clean-up work

Assistance under this scheme is not intended to compensate for loss of income suffered as a result of the disaster event and assistance provided is subject to future audit.

Special Disaster Assistance Recovery Grants - Non-profit organisation

For non-profit organisations which have suffered direct damage caused by North and Far North Queensland Monsoon Trough, 25 January - 14 February 2019, grants are available from QRIDA to assist with the costs of clean-up and reinstatement.

What assistance is available?

Exceptional Circumstances Grants up to a maximum of \$50,000 are available to assist eligible non-profit organisations as follows:

- Initial grant amounts to assist you with cleaning and reinstatement costs - up to a total of \$10,000; and
- Subsequent grant amounts to assist you with additional cleaning and reinstatement costs - up to a total of **\$50,000**.

Please note that claims over \$10,000 or claims for subsequent grant amounts must be supported by evidence of payment of these costs, including the amount claimed under the initial grant – for more information see the scheme guidelines. The assistance enables the organisation to pay for costs associated with cleaning and reinstatement activities. Examples of eligible activities:

- purchasing, hiring or leasing equipment or materials to clean-up or are essential for immediately resuming the non-profit organisation's operations
- removing and disposing of debris, damaged goods and materials;
- replacing lost or damaged stock essential for resuming operations;
- engaging a person to clean or to conduct a safety inspection;
- repairing buildings or repairing or replacing essential fittings in buildings (not houses)
- leasing temporary premises to resume the non-profit organisation's operations
- paying additional wages to an employee to assist with the clean-up work.

**** Assistance under this scheme is not intended to compensate for loss of income suffered as a result of the disaster event and *assistance provided is subject to future audit.***