

# Disaster recovery – preparing to get back to business

A quick-reference guide for small businesses



## Immediate response and safety

Once authorities lift evacuation orders and confirm the area is safe, businesses can begin assessing hazards and evaluating damage to initiate recovery efforts.

**Ensure safety first:** Confirm that emergency services have declared the area safe before returning to the business premises.

**Check for hazards:** Inspect for structural damage, gas leaks, electrical hazards and debris.

**Protect staff and volunteers:** Provide personal protective equipment (PPE) for anyone entering the premises and ensure compliance with WHS obligations.

**Secure the premises:** Consider boarding up broken windows/entry points and implement appropriate security arrangements to prevent unauthorised access.

**Stay informed:** Monitor official updates on road access, utilities and available recovery assistance. Stay in contact with your local council, services, and other businesses.

**Engage professionals:** Hire a licensed electrical contractor to inspect electrical outlets and wiring, and a licensed gasfitter to check gas lines and appliances.

**Confirm insurance requirements:** Engage with your insurer at the earliest opportunity to ensure cleanup efforts do not impact potential claims.

**Prioritise well-being:** Take care of the physical and mental health of you and your staff during recovery efforts.



## Damage assessment and clean-up

To support any future claims it is critical to thoroughly document and assess damage.

**Take photos and videos:** Document all damage before beginning cleanup for insurance applications or other claims.

**Inspect all areas:** Check the roof, walls, floors, electrical systems and plumbing for damage.

**Sort salvageable items:** Identify what can be repaired, restored, or discarded and retrieve and secure any undamaged assets or equipment.

**Remove debris safely:** Safety should remain front of mind when removing damaged stock and debris. Beware of hazardous materials and seek advice if unsure.

**Work with professionals to assess damage:** Engage licensed electricians, plumbers, builders, and qualified surveyors or assessors to evaluate damage and repair costs.

**Consider temporary relocation:** If necessary, identify alternative locations to resume business operations while repairs are underway.

**Coordinate with landlord (if leasing):** Engage with your landlord as soon as possible as landlords and tenants are responsible for different costs depending on the lease.

**Check lease agreements:** Review clauses related to rent abatement, repair responsibilities and lease termination options.

For more information about the [rights and obligations under retail and commercial leases where premises are damaged or access restricted](#) contact the NSW Small Business Commission on **1300 795 534**.



## Insurance and financial considerations

Act early to protect your financial future.

**Contact your insurer:** File claims early and provide the required documentation.

**Understand policy coverage:** Review provisions for property damage, business interruption and liability.

**Document costs:** Keep receipts for emergency repairs, replacement purchases and contractor fees.

**Explore financial assistance:** Research disaster grants, low-interest loans and emergency relief funds.

**Seek legal advice:** Legal advice can provide you with greater confidence before signing any insurance-related documents, such as release forms.

**Record keeping:** Maintain detailed records of all financial transactions and communications related to the disaster, as they may be needed for claims or tax purposes. Get information documented in writing wherever possible.

For more information, visit [www.clcnsw.org.au](http://www.clcnsw.org.au) and [making an insurance claim](#) (<https://www.smallbusiness.nsw.gov.au/resources/guides/guide-making-insurance-claims>).



## Business reopening and operations

Planning a structured return to business ensures smoother operations.

**Develop a reopening plan:** Prioritise repairs, stock replenishment and customer communication.

**Adjust business model:** Consider temporary alternative locations, online sales or modified services.

**Communicate with stakeholders:** Keep customers, suppliers and employees informed of reopening plans.

**Reestablish supply chains:** Work with vendors to resume deliveries and secure essential inventory.

**Ensure workplace safety:** Verify that all repairs meet health and safety standards before reopening.

**Review compliance requirements:** Check with local councils or industry regulators to confirm any new compliance measures before resuming operations.



## Long-term recovery and preparedness

Update your disaster recovery plan, invest in infrastructure improvements and ensure financial preparedness. Engage with business networks and government agencies for ongoing support.

For more detailed guidance: [Guides to help you prepare for and recover from disaster](#) (<https://www.smallbusiness.nsw.gov.au/help/common-questions/get-ready-for-disasters>).

## Key contacts and resources



- [NSW Small Business Commission](http://www.smallbusiness.nsw.gov.au/)  
<http://www.smallbusiness.nsw.gov.au/>
- [Mental health for small business](https://www.smallbusiness.nsw.gov.au/help/common-questions/mental-health-for-small-business)  
<https://www.smallbusiness.nsw.gov.au/help/common-questions/mental-health-for-small-business>
- [Recovery support from government agencies](http://www.nsw.gov.au/emergency/recovery/support-government-agencies)  
<http://www.nsw.gov.au/emergency/recovery/support-government-agencies>