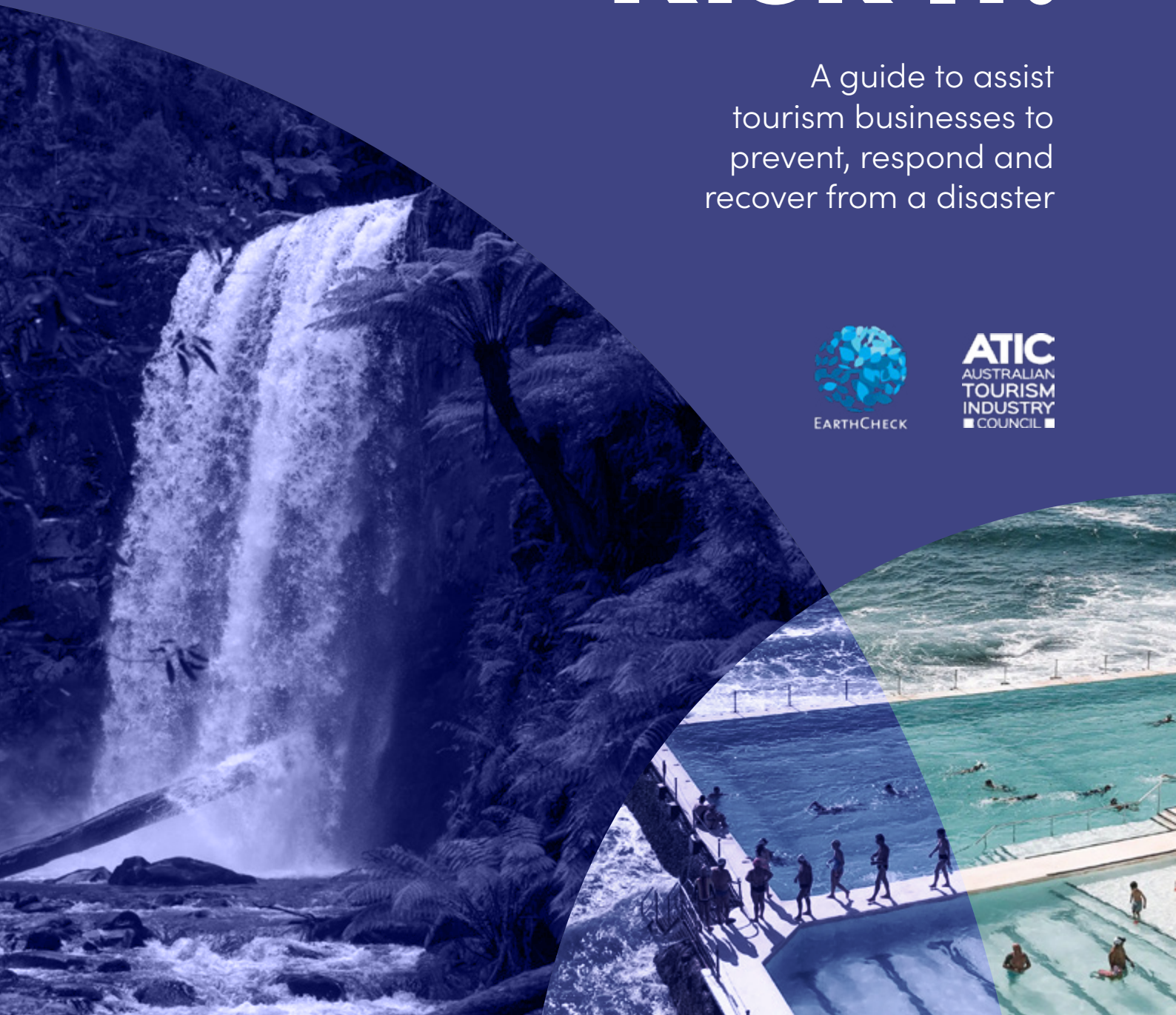# Don't Risk It!

A guide to assist tourism businesses to prevent, respond and recover from a disaster

EarthCheck

ATIC
AUSTRALIAN
TOURISM
INDUSTRY
COUNCIL

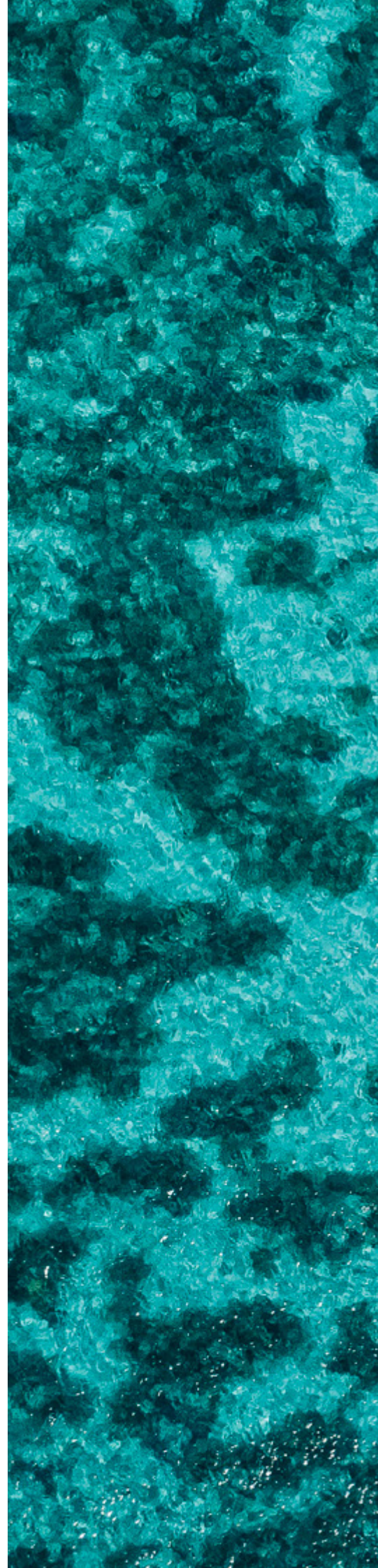**Project prepared for Australian Tourism Industry Council**

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Prepared by EarthCheck

Acknowledgement of Country

We respect and honour Aboriginal and Torres Strait Islander Elders past, present and future. We acknowledge the stories, traditions and living cultures of Aboriginal and Torres Strait Islander peoples on this land and commit to building a brighter future together.

Disclaimer

CONTENTS

01

THE PROCESS

This guide is:

Designed for tourism businesses across all sectors to support in the prevention of, preparation for, response to, and recovery from disaster situations.

A source of shared knowledge to empower the tourism industry to understand risk and how best to act.

For businesses of all sizes, whether you are an owner-operated businesses, or have a larger number of employees across multiple departments, this guide can support your disaster management processes.

The guide does not endeavour to provide advice on every type of disaster event or business but provides generic information that you can apply to your business's specific circumstances. By understanding where your business' vulnerabilities are, you can do something about it!

What is a disaster and disaster management?

According to the United Nations Office for Disaster Risk Reduction[1], disaster management is "The organization, planning and application of measures preparing for, responding to and recovering from disasters."

A disaster is a situation that has the potential to affect long-term confidence in an organisation or a product and may interfere with its ability to continue operating normally. A disaster, as referred to in this guide, can be natural or man-made for example a cyclone or the death of a visitor at an attraction due to malfunctioning equipment.

Essentially, disaster management means knowing what to do and when as a disaster strikes, and you have a team in place to respond that is practiced and ready. The main goals are to reduce illness, injury, or loss of human life, property damage and damage to the environment whilst getting back trading as efficiently as possible.

Disaster management is not a one-off job nor something that happens the week before storm season. It is an always on, ever evolving, important part of your business-as-usual processes. If it is not yet, then it needs to be!

1. United Nations, Office for Disaster Risk Reduction www.undrr.org/terminology/ disaster-management

Benefits of preparing for a disaster event

To prepare for a disaster you will need to look at your business and understand what it takes to keep it running. Disaster risk management allows for better understanding in how to build resilience into your business to minimise any disruption or get back on your feet more effectively when a disaster occurs.

How this guide is structured

This guidebook will take you through the four phases of disaster management – Prevent, Prepare, Respond, Recover[2]. It will assist in providing step-by-step information on what action you can take at each phase to build resilience.

PREVENT
PREPARE
RESPOND
RECOVER

Rehearse, maintain & review

Disaster recovery success factors

Surviving and thriving in the wake of a disaster requires:

- **COMMITMENT** to the allocation of time, money, and resources to each phase of the disaster management process.

- **PLANNING** your response, what you need to recover and documenting it. This can be done with a small team. Record your plan electronically and ensure that it can be accessed off-site in the event of a disaster.

- **INTEGRATION** of your disaster management activities with your business plan, and the planned responses of emergency service agencies and key stakeholders (e.g. your Destination Management Organisation or Network).

- **TESTING** of your disaster response to ensure you and your staff are aware of their roles and responsibilities and can identify any improvements required.

Expected outcomes

Each section has a checklist of expected outcomes and goals. Overall, the aim of this guide is to assist in the creation of your business disaster *Risk Management Plan* and compliment the template guide for creating a *Business Continuity Plan*. On completion of both documents, you should have a better understanding of not only disaster management but further insight into your own business.

Remember:
For every
dollar spent
on preparedness
$3–8 are saved
in recovery efforts![3]

2.   Aligned to the UN Sendai Framework for Disaster Management
3.   Deloitte Access Economics & Australian Business Roundtable (ABR) for Disaster Resilience & Safer Communities (2017)

02
PREVENT

This step identifies and manages the likelihood and/or effects of risk associated with your business and the disasters you are likely to face.

This involves identifying risks you may face and selecting the best ways of reducing or managing each.

Checklist

- ☐ Understand your risk
- ☐ Understand the likelihood and impact of the risk
- ☐ Develop a Risk Management Plan
- ☐ Communicate your plan with your team
- ☐ Implement mitigation and avoidance measures
- ☐ Conduct regular drills
- ☐ Review annually

COMMUNICATE

COMMUNICATE

COMMUNICATE

COMMUNICATE

Identify risks

Minimise risks

Assess likelihood of risks happening

Prioritise risk mitigation action
(management)

Understanding Risk

Understanding risk is the first step towards disaster management and is a proactive step towards reducing our vulnerabilities.

Risk is the probability of being exposed to a disaster, hazard, or vulnerability that can harm people, assets, or the environment.

Risk is ultimately a decision we make. We make decisions about the probability of a hazard inflicting a negative impact and how willing we are to expose ourselves – thereby creating risk. Understanding this basis will help you understand what risk can impact your business and identify preventions.

Hazard:

Potential source of harm to people, property, the environment, or a combination of the above.

Vulnerability:

Weak areas within assets and the environment that can be exploited or exposed to cause damage or harm.

Risk:

The chance of something happening that will have a negative impact

Prevention:

Prevention is about taking action to reduce or eliminate hazards and reduce risk to your business before it becomes a disaster situation. The first step in addressing hazards is to understand them. Through Risk Management Planning you can identify hazards, assess the level of risk, and identify strategies to reduce the associated risk.

Potential sources of hazard and disasters can be man-made or natural. Both should be accounted for in your *Risk Management Plan*. A disaster could include;

Natural	Man-made
Bushfire, threat of firestorm, ash fallout or other air contamination	Infrastructure breakdown such as long-term power failure and water shortages
Severe drought	Chemical or gas leak, oil spills
Extreme weather events such as cyclones, tornados or floods	Terrorist activity or escalating crime rate impacting visitor safety or other civil unrest
Natural disasters such as earthquakes, tsunamis or volcanic eruption	Cyber crimes including hacking and leaking of personal information
Pandemic, plague or other health scare	Major transport incident affecting visitor access

Identify the Hazards

Where do hazards come from and which are most relevant to your business?

Think about risks by doing things like:

- Brainstorming ideas with your staff.
- Checking historical records – what has previously interrupted business.
- Consider the unique business location, experience offering and physical building(s).
- Consulting experts including your insurance broker.

Start recording these in your *Risk Management Plan* – a template has been provided at Appendix 1 to help you get started.

Assess the Risks

You've identified the hazards, now it is time to assess the risks, now think about how they will affect your business (consequence) and how likely it is that they will occur (likelihood). This determines your level of risk. By assessing your risks, you can prioritise the time and resources that go towards planning for and managing that risk and the associated hazard. It will help you to:

- Identify risks that are most likely to occur.
- Identify risks that will have the highest impacts.
- Make informed decisions about where your resources can be best placed to reduce your risk exposure.

The first step is to assess your identified risks to determine:

- Consequences of the event on your business – extreme, very high, medium, low or negligible. The consequences to your business will vary according to the size and objectives of your business and need to be tailored accordingly.
- Likelihood of the event occurring – almost certain, likely, possible, unlikely or rare.

Record the level in your *Risk Management Plan.*

Consequence Table

Consequence

Extreme	Threatens the survival of the business. Loss of revenue is extreme.
Very High	Threatens the effective functionality of the business and may require intervention. Loss of revenue is very high.
Medium	Business is not threatened, however could be subject to significant review or changed ways of operating. Loss of revenue is medium.
Low	The consequences are dealt with internally or by routine operations. Loss of revenue is low.
Negligible	The consequences are dealt with internally or by routine operations. Loss of revenue is negligible.

Likelihood Table

Likelihood of Occurrence

Almost certain	Greater than twice a year.
Likely	May happen once a year.
Possible	Once every few years.
Unlikely	Incident every three to five years.
Rare	Once every few decades.

Risk Assessment Tool

Likelihood	Negligible	Low	Medium	High	Extreme
Almost Certain	H	H	E	E	E
Likely	M	H	H	E	E
Possible	L	M	H	E	E
Unlikely	L	L	M	H	E
Rare	L	L	M	H	H

L – Low risk, manage by routine procedures
M – Moderate risk, management responsibility must be specified

H – High risk, senior management attention required
E – Extreme risk, immediate action required

Address the Risks & Allocate Resources

Once your risks have been identified, where there is a possibility to reduce your risk, you should allocate resources to support the actions required. This may be people with the skills, experience, or competencies or committing forward budgeting for larger scale fixes. You may be required to upskill staff through opportunities such as training to enable them to complete relevant actions. Consider the risk implications of any new actions you put in place.

Addressing a risk may involve:

- Reducing the consequence or impact of the risk to an acceptable level. Examples could be backing up critical information on the cloud, putting in place appropriate policies and procedures such as Workplace Health and Safety, or providing personal protective equipment. This risk will typically have a procedure or plan to follow if it occurs, with more information found in the Prepare section.

- Transferring the risk by sharing it with other parties. This could mean taking out adequate insurance or outsourcing a task to a subcontractor who may be more qualified e.g. an accountant or specialist maintenance officer. You can also protect yourself by asking clients to sign waivers, reducing, or removing your responsibility if anything beyond your control happens.

- Avoiding the risk by making changes in processes or practices or eliminating the hazard. This could be removing and replacing the faulty electrical device or advising clients that the weather is too severe to go on tour.

Consider the resourcing you will need to deliver these risk reduction outcomes. It may require financial or human resource investment.

Record in your *Risk Management Plan* who will act, when it will be done and what checks you have in place to ensure the actions are complete.

Strengthening Your Resilience Network

Remember that you are not responsible for everything during a disaster, but you do need to know who is responsible for what at a local and regional level. This is your disaster resilience network. To do this, consider:

- Contacting emergency services to ensure your plan is consistent with their procedures.

- Signing up to local and national warning systems (e.g. Bureau of Meteorology), disaster management dashboards or your Council's emergency response alert systems.

- Understanding how you will be alerted to emergencies (e.g. radio, voice messages, telephone).

- Knowing in advance who can help you – whether it is State Emergency Services (SES), local trades, your network of suppliers, other tourism operators, your destination management organisation/network, your association, friends, or family.

- Ensuring everyone in your team understands the plan and procedures with appropriate documentation and is practiced in delivering.

A disaster is generally region-wide, and the response is likely to also be coordinated at that level. It also makes sense that having the support of others and reciprocating will help you respond better.

Talk to other businesses in your area, or those with complementary products or services, and consider how you may support each other in the event of a disaster. Create a resilient network of businesses.

When allocating resources, consider working with your Local Council or the State Government through partnerships or grants to strengthen your resilience. This may mean exploring grant opportunities to enhance infrastructure, participating in regional capacity building, or training programs or partnering with your local SES to build an understanding of your role in a disaster.

Communicating your *Risk Management Plan* to the team is important to keep everyone knowledgeable of procedures and aware of any responsibilities they may have. External and internal training may be necessary as well as regular rehearsals to keep these actions front-of-mind.

Awareness of hazards and risk and the implications it can have to your business is valuable into preventing or mitigating disasters. Reviewing both annually and after a disaster event is imperative to have up-to-date information ready, identify vulnerabilities and to include any new or changed risk on your disaster management plan and risk assessment. Remember, this is an on-going process, not a one-off activity!

03

PREPARE

Plan for your response and recovery. Ensure your team is ready to act. Your plan should support the actions required to reduce impact of disasters.

By having a detailed risk assessment, you can prioritise actions that can have the greatest impact.

"The more prepared people feel, the lower their stress levels at the time and better their recovery after an emergency."
– Red Cross 2021[4]

Checklist

○ **Create a Disaster Management Team**

○ **Allocate roles and responsibilities to team members**

○ **Run regular training drills**

○ **Create a Business Continuity Plan**

○ **Have a communication plan in place for internal & external stakeholders**

○ **Plan for cash-flow**

○ **Ensure you are effectively insured**

○ **Check your cancellation policies**

○ **Review annually**

COMMUNICATE

- Create a disaster management team
- Allocate roles & responsibilities
- Train & rehearse
- Update insurances
- Update policies (e.g. cancellation & procedures)
- Maintain records & property to high standard
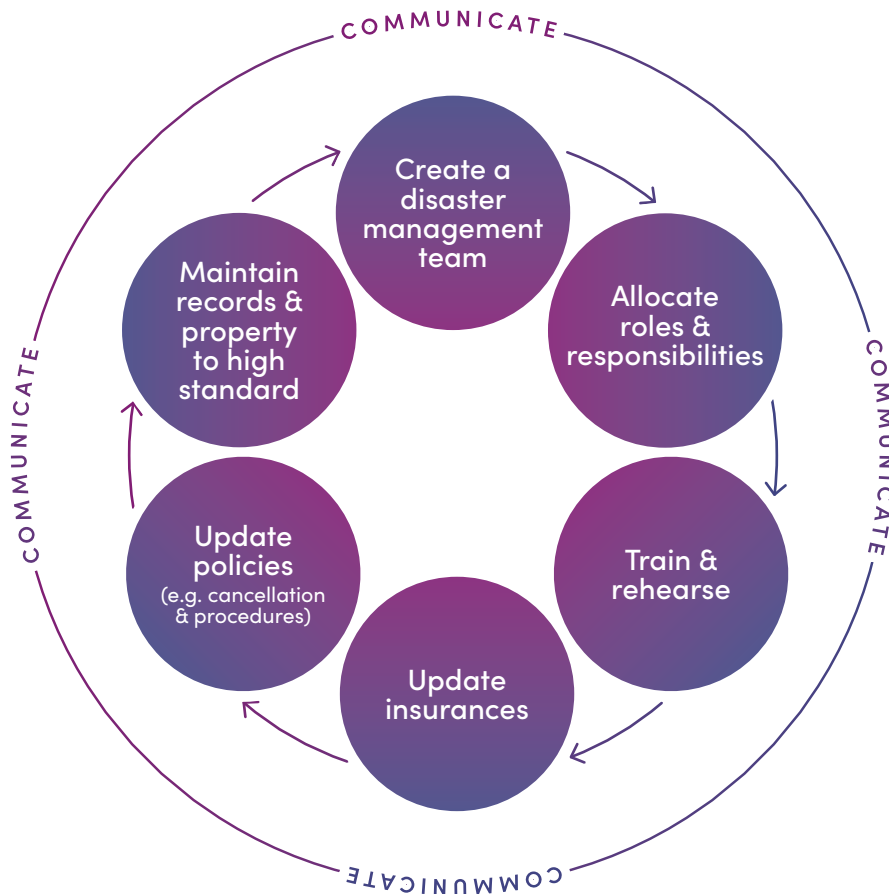
4.   www.redcross.org.au/media/releases/2021/value-of-preparing-for-a-disaster/

Disaster Management Team

Managing a disaster is a full team effort. To assist in the coordination and reviewing of disaster risk management it is recommended that you have a Disaster Management Team.

Who's in the Team?

It could be you and a partner or friend if you run a very small business. You may even wish to include external experts like your accountant or communications specialist, they don't have to be internal to your business, especially if you are a small team. Or it could be the managers or representatives of each department if you operate a larger business. Consider the following:

- Who in your business will respond best in a disaster?
- What are the roles and responsibilities of each Disaster Management Team member?
- Do you have the right skills in the team – leadership, first aid, financial, communication, legal, HR?
- Who is the team leader?

Roles and Responsibilities

The roles of the Disaster Management Team can vary depending on the size of your business. Some roles you may wish to consider in your:

- Disaster Management Lead – or Chief Warden – Reviewing, maintaining, and preparing Risk Assessment Plan, Business Impact Analysis and *Business Continuity Plan*.
- Training Lead – Facilitating regular reviews and drills with team members to ensure key procedures can be carried out effectively.
- Training Support – Ensuring team and guests are aware of procedures and plans in place in case of a disaster.
- Risk and Compliance Lead – Maintaining compliance with industry laws and regulations around workplace health and safety.
- Communication Lead – Handling internal and external stakeholder communication during a disaster event.

The team does not have to remain static. You may find that certain members are better suited to other roles, handling pressure well or being able to clearly articulate requirements in stressful times. Don't be afraid to evolve your team as you need to.

Use the *Roles and Responsibilities* template in Appendix 2 to identify each member of your *Disaster Management Team* and what they are responsible for.

Business Impact Analysis

This step identifies and prioritises the key activities of a business that may be adversely affected by any disruptions. The *Business Impact Analysis* will use the information in your *Risk Management Plan* to assess the identified risks and impacts in relation to critical activities of your business (e.g. food and beverage sales or tours to the rainforest) and determine basic recovery requirements. You need to identify:

- Your core products and experiences, these are your critical business activities.

- Where your business is most vulnerable.

- What the impact to your critical business activities would be in the event of a disruption.

- What activities are essential to your profitability.

- Your breakeven point and how long your business could continue to function at reduced or minimum capacity and what level that is.

- How long could your business survive without performing your critical business activities.

- How much you can afford to lose financially and reputationally if you are unable to run your business for days/ weeks/ months.

- What activities you could do instead to make up for loss.

With this information, along with your *Risk Management Plan*, a *Business Continuity Plan* can be created and put in place.

Create a Business Continuity Plan

The plan identifies what action is needed in the event of a disaster including who to contact, areas of responsibility for your staff, how to record the sequence of events and how to manage media and communication.

A *Business Continuity Plan* will look different for every business however, most good plans share some important features:

- The purpose and scope of the plan are set at the beginning.

- All personnel with roles in the implementation of the plan are listed.

- Risks to your business are identified and contingency plans documented.

- The personnel who have the authority to invoke the plan and under what circumstances this should occur is documented.

- Clear instructions for the crucial first hour after an incident are provided.

- The critical business activities to be recovered and the timeframe and level of recovery needed is stated.

- Contact numbers for staff, stakeholders and emergency services are recorded in one place in the plan or a direction to where they can be found.

- A spokesperson for your business is identified.

The steps below identify what should be in your *Business Continuity Plan*:

i. Response checklist

    The pressure of responding to a disaster can often mean that important actions are overlooked. To assist you in this critical time a *Disaster Response Checklist* has been developed in Appendix 3 to help to ensure you have completed the necessary tasks in the immediate response.

    Update the *Disaster Response Checklist* template in Appendix 3 so the actions and requirements fit your business's needs.

ii.   **Triggers and implication table**

Disaster classifications are used to ensure consistency in assessment for any sudden emergency.

An 'Incident' is an event which is not part of standard operating business.

An 'Emergency' is a situation that poses an immediate threat to human life or serious damage to property or environment.

A 'Crisis' is as scenario of significant business disruption and/or potential to impact the overall reputation, viability or profitability of the business.

Lastly, a 'Disaster' is a sudden, unplanned calamitous event causing great damage or loss.

The criteria are broad as what may seem to be an incident when it first occurs may escalate to a higher level.

Fill in the implications with the template in Appendix 4 as they fit for your business.

iii. **Evacuation plan**

Develop an Evacuation Plan which:

- Details what triggers an evacuation (Triggers and Implication Table)
- Details who has authority to order an evacuation
- Details how staff and guests are to be evacuated
- A map of the business layout, emergency response tools, and meeting points
- Is made accessible to all staff
- Is practiced regularly.

iv.   **Key contacts**

It is important that in the event of a disaster contact details for key internal and external stakeholders are not lost. A contact list should be kept up to date and used in case of an emergency. This list should not be limited to staff (and their next of kin) and clients, but should include suppliers, emergency personal, service providers, visitors, and many others.

You should review your contact list every three months, at a minimum, to ensure it remains up to date. Your visitor log should be always kept up to date. Copies of this emergency contact list should be kept in your Go-Pack (emergency kit) and off site also, or in cloud storage.

Complete the *Staff Contact List* template in Appendix 5 and and *External Contacts List* in Appendix 6.

v. Prepare Go-Pack(s)

If you need to evacuate your site or premises, a Go-Pack is an emergency kit that can be easily carried or stored off-site and contains key documents such as your Contact List and *Business Recovery Plan*. With your *Disaster Management Team*, decide what should be included in your Go-Pack, prepare the pack, and store it in a location that is easily accessible on or off-site. Some other items you may want to consider for your Go-Pack are:

Documents:
- Evacuation plan
- List of employees with contact details, especially mobile telephone numbers
- List of current and expected visitors/clients with contact phone numbers
- Supplier details with contact phone numbers (including third-party distributors)
- Contact details for emergency services, utility companies, local authorities, insurance company
- Building site plan including location of gas, electricity and water shut off points
- Latest stock and equipment inventory
- Financial, banking and insurance information
- Document back up and restoration procedures
- First aid register
- Business Recovery Plan

Equipment:
- First aid kit and manual
- Portable radio, torches, spare batteries
- Computer back-up / cloud access and passwords
- Spare keys/security codes
- Marker pens (for temporary signs) and general stationery

- Mobile telephone with credit (a different sim than you're on), plus chargers, including car charger (solar battery packs are a good option)
- Water

vi. Roles and responsibilities

It is important that staff know exactly what their responsibilities are in the face of a disaster. The *Roles and Responsibilities* template in Appendix 2 allows you to assign team members their responsibilities as well as a backup. The *Disaster Management Team* should have their responsibilities clearly outlined (see 2).

vii. Have a Communication Plan

Using a *Contact Hierarchy* can help you to know who should contact whom and the procedures for reporting back to a central location. This way the process for communication is managed and controlled.

A *Key Contact List* details the key stakeholders to be contacted when a disaster occurs, and the means and responsibility for contacting them. Stakeholders include, but may not be limited to:
- Emergency personnel
- Customers
- Staff
- Tourism industry partners, including travel trade packaging partners, third party distributers, your destination management organisation (or network)
- Other tourism operators
- Suppliers
- The media

Disasters generally draw considerable attention from the media, and they will look to speak with as broad a cross-section of the community as possible. To ensure consistent messages are delivered on behalf of the tourism industry in your area during this time, it is recommended that you direct all media inquiries to your media spokesperson.

The media the spokes person's role is to:

- Provide consistent and coordinated information.
- Ensure the information provided puts people's safety first.
- Minimise misinformation and reduce sensationalism.
- Coordinate interviews with tourism operators if necessary.

If you believe it may be necessary at some point for your business to speak with the media, do so in consultation with your *Disaster Management Team*. Make sure your staff know who the media spokesperson is in your business and ensure they are trained accordingly.

Using your identified staff, the disaster management teams and key contacts, along with their roles and responsibilities, draw a *Contact Hierarchy*. A template has been provided at Appendix 7.

viii. Event Logs

An Event Log should be used on the day of the disaster to record all actions. This log will be useful in the recovery phase to trace back on who completed different tasks in case further follow up or clarification is required.

An *Event Log* template has been provided in Appendix 8.

Recovery Plan

A *Business Recovery Plan* will look different for every business, however most good plans include:

- Critical assets required for the business to operate.
- The critical business activities to be recovered and the timeframe and level of recovery needed.
- How you will access the necessary funds for the business' recovery if insurance payments take significantly longer than you expect.
- The purpose and scope of the plan clearly stated at the beginning of the document.
- A listing of all staff with roles in the implementation of the plan.

Think of the essential products or services your business provides.

- What does it involve?
- What skills or training does it require?
- Are there back up options?

Analysing the resources around your key products or services will provide a clearer picture on the steps involve towards recovery.

Fill in the *Key Products/Services* template in Appendix 9 to assist in identifying your essential products or services.

Relocation, short or long-term, may be a mandatory step get your business up and running in the quickest amount of time. Think of your products, services, assets and offices.

Some questions to consider are:

- Where could you relocate your office or your experiences to?
- What resources are required?
- What support do you require?

As an example, administrative work could be done from home, but what are the resources required to do so? You may need access to stable internet connection, a laptop and desk to work from. Another example is relocating

key assets such a bus, investigate what other garages are available in your region and have the details noted. This is where the network of resilient stakeholders you make may come in useful!

Record your *Relocation Options* in Appendix 10.

A more in-depth look into what recovery requires is later in the guide. Remember to continuously update your plans while you work through this guide.

Plan for Cash Flow

It is difficult to prepare financially for a disaster and to know exactly what costs will be involved in recovery. Therefore, it is good to have an idea of different options and plans that can be put in place depending on the significance of the disaster and impact.

Financial responses to different disasters

Type of Disaster	Examples	Financial Response
1. Brief or sudden event: short term consequences for the business	Infrastructure/transport failure Rain affecting access roads to the business	**Act immediately** – ensure that the short-term effect of the emergency is handled using existing financial resources, cash-flow and reserves. Otherwise arrange for extra cash – cash injection, overdraft or credit extension. Talk to suppliers and consider payment options.
2. Brief or sudden event: medium to long term consequences for the business	Disease outbreak at or near the business premises (food poisoning, Legionnaire's, bird flu). Terrorism attack or riot Shark attack	This type of emergency threatens customers' sense of safety and security with long-term impacts on visitation. Perception is as important as reality in these types of disaster. **Be open, honest and timely with your communication. It may be important to invest in marketing campaigns and preventative systems** to restore confidence, e.g. food safety systems in the case of food poisoning. Develop a budget to present to the bank or shareholders to secure the extra cash required.
3. Medium term event: medium term consequences for the business (1-4 years)	Flood or bushfire eliminating a whole tourist season, with longer term impacts.	**Organise for additional cash to be available to the business** to help tie it over until sales return to a normal level. This could come from a bank or from further investment from the owners or shareholders, once a plan has been prepared to show how the business will return to profitability. **Consider reopening parts of your business,** or shifting your business model to generate some income as an interim measure.
4. Long term event: changing business strategies for the business (4+ years)	Long-term impacts of climate change, altering the ambiance and attractiveness of a tourist location (e.g. ongoing water restrictions).	**Invest in promoting the most positive messages about the destination and business to potential visitors,** ideally in collaboration with your network to pool marketing dollars. The business may also need to invest in **new systems that demonstrate they are tackling the challenges** of the long-term emergency, e.g. energy or water saving devices, or security systems.
5. Long term event: continuing consequences for the business	Closure, or reduced access, to a fundamental resource or activity that is crucial to the business, such as a National Park for a tour operator. A flood or a fire resulting in substantial destruction of the business' assets and equipment.	**If relevant, use an insurance payout to start afresh.** If there is no financial payout, assess whether the expertise, enthusiasm and financial resources exist for the business to provide a new package of services or to re-establish in a new location. In an extreme case, the business owners **may need to seek accounting and legal advice** to determine how to meet the demands of creditors to wind-up the business and avoid being forced into liquidation.

Insurance

Having identified the key risks to your business, you should discuss your policy with your insurer and ensure that you are covered for these events. You may also like to consider taking out Business Interruption Insurance – what would happen if your business was not directly impacted by a disaster, and you were open for business, but trade was negligible as people stopped coming to the region?

Business interruption insurance provides compensation to a business for any reduction in profits that occurs as a result of an interruption to the business, such as a natural or manmade disaster. This kind of insurance is additional to basic property insurance, but for revenue losses to be covered, they must be seen to be a direct result of the type of property damage covered by your policy.

The insurance helps to ensure that:

- Anticipated net profit is maintained.
- Continuing overheads are paid.
- Key employee wages are paid.
- In some cases, additional working costs may also be covered.

Insurance preparation involves a full review of insurance policies

During your preparation, speak with your Insurance Broker or Insurer to make sure your buildings (including your home) are correctly covered for current rebuild costs and the sum you are insured for will cover removal of debris and demolition expenses. Other costs impacting a rebuild value could be costs of complying with new regulations, architects, surveyors and other professional fees.

Don't forget any of your outbuildings such as BBQ areas, seating, playground areas, fences and gates and ensure they are noted and included in your insurance schedule.

Check your asset schedule to ensure all stock and equipment is covered. Often there is equipment such as ride on lawn mowers, pumps, solar panels or generator equipment to be included in the insurance schedule.

Assess your business interruption needs and consider how a disaster may affect your suppliers and customers or the surrounding areas. When there is a significant event it can take longer to restart your business and rebuild your assets. A longer indemnity period of cover may be appropriate.

Speak to your Insurance Broker or Insurer on updating or calculating your Gross Profit cover, the appropriate indemnity period and coverage for additional increased costs of working or alternative accommodation.

It's important to take an inventory, noting all equipment and machinery in your premises (photos or video is helpful) and make sure you can access this information remotely in the event of a loss – this will make the claims process and required co-ordination with customers, suppliers or loss adjustor easier.

Create a *Business Continuity Plan* and train your staff so you know you're ready!

Cancellation Policies

A clear, concise and well communicated cancellation policy can reduce the consequences of risk. Knowing your legal obligations is important. For example, if your business or access routes to your business are closed because of disaster, you may be legally obliged to refund deposits for bookings that fall during that time.

However, sometimes even if customers can access your business, they will want to cancel e.g. due to announcements such as 'code red' fire risk. The perception may be that the destination or your business is unsafe to visit or less attractive and they want their deposit refunded. If you have a cancellation policy, it makes it much easier to manage cancellations. The policy should be included in correspondence sent to the customer such as a booking confirmation form and it should be listed on your website.

If a booking is made over the telephone using a credit card, the customer should also be made aware of your cancellation terms. Otherwise, if you charge a credit card in the event of a cancellation, it may be considered an unauthorised transaction by the credit card company. It helps to have a telephone script to follow when making bookings, and to include cancellation terms on a written confirmation form, providing evidence to the credit card company that you have met their conditions.

Remember that a person who cancels now may be a visitor in the future so it's good business to part on amicable terms if possible.

ACCC Consumer Law

Cancellation because of a natural disaster or other crisis – frustration of contract

A crisis such as a bushfire or flood may lead some guests to postpone or cancel their visit. Your rights and obligations will depend on the situation. You are both released from the contract if, for example:

- **the accommodation has been destroyed**
- **access roads have been closed, or**
- **the authorities have advised that the area is not safe to enter.**

There may also be other circumstances in which you or your customers are required to leave an area or are prevented from entering. In such circumstances the customer may be entitled to a refund of any payments already made. However, the law may also entitle you to any reasonable expenses you incurred before the customer cancelled.

To read more, access the ACCC website:

www.accc.gov.au/publications/travel-accommodation-an-industry-guide-to-the-australian-consumer-law

04

RESPOND

Your response to a disaster situation is a direct reflection of your level of preparedness. This step outlines immediate actions taken to respond to an incident in terms of containment, control, and minimisation of impacts.

COMMUNICATE

- Safety first!
- Follow your training
- Communicate with guests & stakeholders
- Leave early
- Grab your go-pack
- Follow your response checklist

Checklist

- ◯ **Know the early warning signs**
- ◯ **Have an immediate response process**
- ◯ **How to utilise the prepared Business Contingency plan**
- ◯ **Know how to maintain control**
- ◯ **Communicate with key stakeholders including the media**
- ◯ **Manage bookings**

The Response step can be broken into three stages:

1. Early Warning – assessing the risks and preparation.

2. Immediate Response – the first hour after a disaster; and

3. Maintaining Control – the first 24-48 hours.

The timescale for each disaster is different, and in some cases, you will not have an early warning or preparation time, further reinforcing the need to prepare now!

Early Warning

Improved scientific modelling and monitoring means that some natural disasters can be predicted several hours or days prior. While this is not the case in all disaster situations, an early warning can give you the necessary preparation time to significantly reduce the impacts on your business, your staff, and your customers. During the early warning stage, you will need to assess the type and level of response your organisation will take. This may change on an hourly basis, so it is important to be flexible and stay informed. Factors which you should take into consideration when assessing your response should include the:

- Size, severity and nature of the disaster.
- Likelihood of the threat to the safety and security of those you are responsible for.
- Impact on multiple sites or businesses (including transport systems).
- Impact on critical infrastructure and industry.

At the Early Warning you should enact your prepared communication to internal stakeholders including staff, customers and suppliers to advise them of the possible risks to allow contingencies to be developed. Depending on the severity, likelihood and possible impacts your response will move through five stages of risk response outlined in the following section.

Utilise your *Contact Hierarchy* and contact lists to open communication channels efficiently and effectively amongst staff and guest.

Immediate Response

Your immediate response to a disaster situation is not the time to be deciding who needs to be communicated to and what information needs to be disseminated. These processes should be predetermined through completion of the Prepare stage. A five-step process for immediate disaster response have been formulated and while they are sequential, you will need to constantly monitor or assess the situation.

i. Access the situation

In many cases staff will have only a few seconds to assess a disaster situation before responding. How well this is managed reflects training, preparedness and the foundations of disaster management embedded in the company. The primary aim is to ensure that no-one else is exposed to unnecessary risks. Tourism is prone to external shocks, which by their nature are unpredictable and vary in severity. Classifying the level of disaster is an essential phase in the response process as it ensures the appropriate reactions are carried out effectively. Consequently, this enables you to be proactive in managing potential threats.

Use the *Trigger And Implication* table in Appendix 4 to assist in identifying the level of disaster.

ii. Emergency response

Once all reasonable risks are minimised and it is safe to do so, staff can begin an emergency response as outlined in the *Business Continuity Plan*. This includes but is not limited to:

- Providing emergency first aid on-site;
- Contacting emergency services (000); and
- Evacuating the premises, emergency shut-down and taking the Go-Pack.

Your emergency response procedures should be documented in an Evacuation Plan, stored accessibly to all staff and visible to your guests. These need to be clearly displayed, tested, and practiced regularly. Think of a back-up to your evacuation route in-case routes are inaccessible.

iii. Communicate

A two-way process of internal and external communication and consultation must be established and maintained between decision-makers and stakeholders so that different views and areas of expertise are considered. Be open and transparent.

iv. Evaluate

Check the *Disaster Response Checklist* and ensure nothing has been overlooked. Maintain an Event Log on the day of the disaster for reviewing and insurance claims. This includes taking photos of the event and the damage as it unfolds. But remember your safety and the safety of your guests remains priority.

Utilise the *Disaster Response Checklist* in Appendix 3 and the *Event Log* in Appendix 8 to ensure all steps have been completed and documented.

v. Re-Assess

Having made initial contact with key contacts and ensured key tasks are being completed, it is important to obtain feedback from both from your key stakeholders in the response process and external sources. Obtaining feedback will ensure you remain in control of the situation and can alter your response as the conditions change and new information comes to light.

Maintain Control

The first 24-hours are a vital time for effective two-way communication. Lack of information or incorrect information at a time of public uncertainty or confusion can have long-term negative effects on consumer confidence. Once the immediate response is underway it is time to begin external communication.

Before you engage in any communication externally be sure you can answer the following questions:

- WHAT happened and where?
- WHEN did this happen?
- WHO is involved?
- HOW did it happen?
- WHAT is currently being done?

When collecting the data consider the following:

- Do you have all the facts (to the best of your knowledge)?
- What other information do you need to put the event into perspective?
- Has the situation been confirmed?
- Was your information source(s) credible?
- Is information consistent from several sources?

In some cases, the media may be alerted to the situation before these facts can be determined. Even if you do not have all the information yet, it is important to notify your appointed 'spokesperson' to provide the media with a statement indicating that the situation is under investigation and that as soon as more information is available it will be provided.

Media Response

Provided below are guidelines for dealings with the media:

Designate a spokesperson

Information to the media should be provided by an authoritative source: a suitably trained, senior official, with additional trained spokespeople also available as a disaster may extend over many days.

Be honest and transparent

Don't try to cover up mistakes, mislead or withhold critical information. The media will uncover the facts and may make you look dishonest or inept. When information is not available, say so, and promise to respond when the facts are established. Avoid speculation and generalisations by not releasing information or commenting on any matter not in your control. If you say things that may result in other agencies being contacted, warn them of impending calls.

Do not impose a news blackout

Always return media calls. Failure to provide information to the media will force the media to seek alternative news sources which may not always communicate the truth.

Organise your media response and act fast

Establish a dedicated room and website and begin once you are ready to answer the five key questions: who, what, where, when, and why? Also, consider establishing a dedicated call-in phone line that will offer information to media or others.

Remember the victims in your media response

Every disaster has its victims, and many people will be receptive to your comments. Be sensitive and don't play the blame game.

Challenge untrue statements

Monitor media reports and correct inaccuracies before they can be repeated. Use the media to highlight positive aspects by working positive details into news releases.

Put the disaster into context

Use maps to demonstrate that the disaster and risk is limited to a specific area.

Monitor what is being done

Participate in inter-agency meetings to brief them on your situation and to identify the progress of response and recovery activities. Keep staff up-to-date on the disaster, it can prevent incorrect information being spread.

Listen to the media

During disaster time, you may learn a great deal from the media that can be useful to you in further dealing with the disaster. Your media officer should liaise regularly with the media liaison officers appointed by other organisations. If you acquire new information regarding the disaster, just ask.

Coordinate with disaster management agencies to arrange media access

Try to help organise media access to the area through disaster management agencies.

Avoid antagonizing the media

A short tone at a press conference, during a phone call, or elsewhere can affect your future relationship with an individual or other media who may hear the conversation.

Give credit to other agencies, groups or individuals working on the disaster, including your own staff.

Responding to a Disaster – First 24 Hours

This section outlines in more detail step by step of responding to a disaster in the first 24 hours.

Activate plan

To keep customers, staff and yourself safe and to protect your property.

- Bring your *Disaster Management Team* together.
- Work through your *Emergency Response Plan*.
- If relevant, follow the advice of emergency service agencies in terms of evacuations, access routes, etc.
- Aim to maintain business as usual as much as possible.

Keep informed

- Stay tuned to ABC Local Radio – your emergency broadcaster. Do not rely on community social media for your information, it can be unreliable.
- Look up your emergency contacts list to find out the most relevant emergency service agencies to remain informed about the disaster.
- Regularly check the website of the relevant emergency service agency. If you have specific inquiries, contact the relevant information hotline.

Assess the situation

- Continue to monitor the situation.
- Find out what facilities in your area are operating / not operating.
- Decide if the business should close or remain open.
- Record your actions in the *Event Log* to ensure you don't forget anything and to help with insurance or other claims in the future.

Stay calm

- Be aware that your behaviour and style of communication can have a big impact on your staff and customers.
- Even if you feel stressed, remain calm as others will be looking to you for leadership. Encourage members of your Disaster Management Team to do the same.
- The less stressful the situation is for your customers, the more likely they will be to return to your business.
- Take care of your mental health though. If you need time out, work with others to delegate duties accordingly and utilise relevant support agencies.

Communicate with your staff

Activate your *Communication Plan*.

- Give your staff regular updates as information becomes available to help them to make good decisions and to respond to customer inquiries.
- Prepare a template of key messages that you want staff to pass on to customers. Make sure the 'script' is concise, factual and calm, with an emphasis on following safety advice.
- Be mindful of changes in energy levels that you and your staff will experience and work with them.

Communicate with your customers and suppliers

Keep customers who are directly in your care informed about the disaster event using the communication methods outlined in your Emergency Response Plan.

Contact customers who are expected to visit your business during the next few days to let them know if they can visit.

- Keep in mind that a disaster event that occurs in the region may not physically impact upon your business but could affect access routes.

- Update your website and social media with a brief statement about the status of the situation.

- Contact your suppliers to update them on the situation.

Responding to the media

- As with the immediate response.

- Responsible management of your media messaging can facilitate the recovery process.

- Operators should remember to work with the media, not against them: the media should be managed, rather than controlled.

- Further, cooperation is always preferable to confrontation, and most importantly, the media is the communication medium to the wider community and prospective visitors.

Media Communication

Holding statement

1. Identification a situation has happened

2. More details are to come.

A good statement

1. Clear acknowledgement of what has happened

2. A defined action or set of actions the organisation will take in response

3. An apology (if required). Consider your audience.

Manage your Bookings

In the first 24 hours of a disaster event, you need to notify customers who are due to arrive at your business in the next few days to indicate whether they can visit.

Very soon after the event, it is also important to be proactive in managing bookings taken for the next few weeks. This can result in fewer cancellations and more deposits remaining in the business for critical cash flow.

Assess the situation as it evolves including the status of access routes and the condition of the attractions and services in the area that are important drawcards for your visitors. If these are closed, will visitors want to come to your business? Using this information decide whether you will encourage customers to come or to postpone their visit. Either way, contact all customers who have made bookings for the next few weeks and update them on the situation. Be mindful if you need to postpone bookings to hold across all booking platforms, both direct and indirect channels.

If you are advising customers not to come to your business in the short-term, you will need to consider how you manage their bookings. As it is often imperative to keep as much cash in the business as you can during this time, it will be preferable to encourage customers to reschedule their visit rather than cancel when a deposit may have to be refunded. Your cancellation policy should explain what happens if either you or a customer cancels a booking.

In the first 24 hours of a disaster event, you need to notify customers who are due to arrive at your business in the next few days to indicate whether they can visit.

INGENIA HOLIDAY PARK, LAKE CONJOLA

Ingenia Holiday Park in Lake Conjola was celebrating the heart of festive season when a local bushfire tore through the surrounding area at great speed.

"The day the bushfire hit was like any other. The Park Manager is the Chief Fire Warden and we were as prepared as we could be having conducted our yearly evacuation trainings, Emergency Management Plans in place and all the training we could do. But it wasn't quite like the trainings.

We were trained to wait for Emergency Services to come and get us, to wait to be fully evacuated. With one road in and one road out, we knew the risks of the area but no one quite appreciated the realities of what that would mean when it takes over 24 hours for assistance to come.

It was 31 December that the fire eventually struck. Peak tourism season and the heart of the festive season meant we had approximately 3,500 people on site, celebrating, drinking, enjoying all that New Year's Eve is supposed to bring.

In the morning I noticed a billow of smoke beyond the mountain, I'd not seen it that close to the park before. Whilst we had come to live with the fact that fire was burning in the area and it wasn't supposed to be a risk, something didn't feel quite right about this. I contacted the Rural Fire Service (RFS) but no fire risk was identified for the area. I contacted head office, no evacuation was required. Still it didn't feel right so I sent a message to all residents to prepare to evacuate.

Within an hour, the fire was looming on the park. Staff were eager to leave to protect their own homes. Power was lost. Only three wardens were left on site – whilst it's all well and good training staff, you can't force fire wardens to remain on site during an emergency. We did what we could with those left on site, supporting residents and visitors to evacuate.

Mobile service luckily remained at this time and head office were able to send alerts to visitors and residents. Staff were evacuating residents. We found that our emergency evacuation sites were on fire a key lesson for us was to consider the next safest place and have plans in place to direct staff, residents and visitors to that stop.

We had two fires fronts descend on the park creating a total fire and ember storm.

The safest place for those that remained was the lake on boats with blankets covering people. It was challenging for management to balance saving our own family whilst also supporting the evacuation and the safe passage of others in the park. However, there was a sense of comradery with all people on site helping where viable.

By the time the fire descended there were still a number of us trapped in the park – the only road out was totally burnt. We had no gas, no phone reception, no emergency services or SES. We were alone.

Longer term what that meant was that we ran out of food and medication, that people were turning to drink and drugs to get them through the trauma. The only way in or out was to be escorted out by emergency services to bring back medication and baby formula. Only the Park Manager was able to do this – the park was reliant on the manager for survival.

We were cut off. There was no help. But together we made it through. After 14 days we managed to reopen the roads and regain access to critical supplies. We started our rebuild.

Despite all the trauma, we reopened by Australia day. We held a fundraising event, raising $30K to support the community.

Remember it's not just fire – it could be drugs, earthquake, or other disaster events that you need to respond to. There are a full range of threats that require you to evacuate – consider how replicable it is across other disaster events".

– Krystal Bourke

RECOVER

Recovery is the return to your pre-emergency condition. The primary focus is performing your critical business activities as soon as possible after a disaster to get cash-flow back into your business.

No two disaster events will ever be the same, so each disaster recovery process will generate different problems requiring a range of knowledge and skills and, above all, the willingness and ability to adapt to changing circumstances.

Checklist

- ◯ **Assess and record the damage**
- ◯ **Assess and review finances**
- ◯ **Handle insurance claims**
- ◯ **Human resources obligations**
- ◯ **Support your staff**
- ◯ **Enact your continuity and marketing strategy**
- ◯ **Monitoring the media**
- ◯ **Build back better!**

COMMUNICATE

Only when it is safe

Document & record damage

Review finances & forward payments

Take care of your, and your team's mental health

Build back better

Review, evaluate and evolve
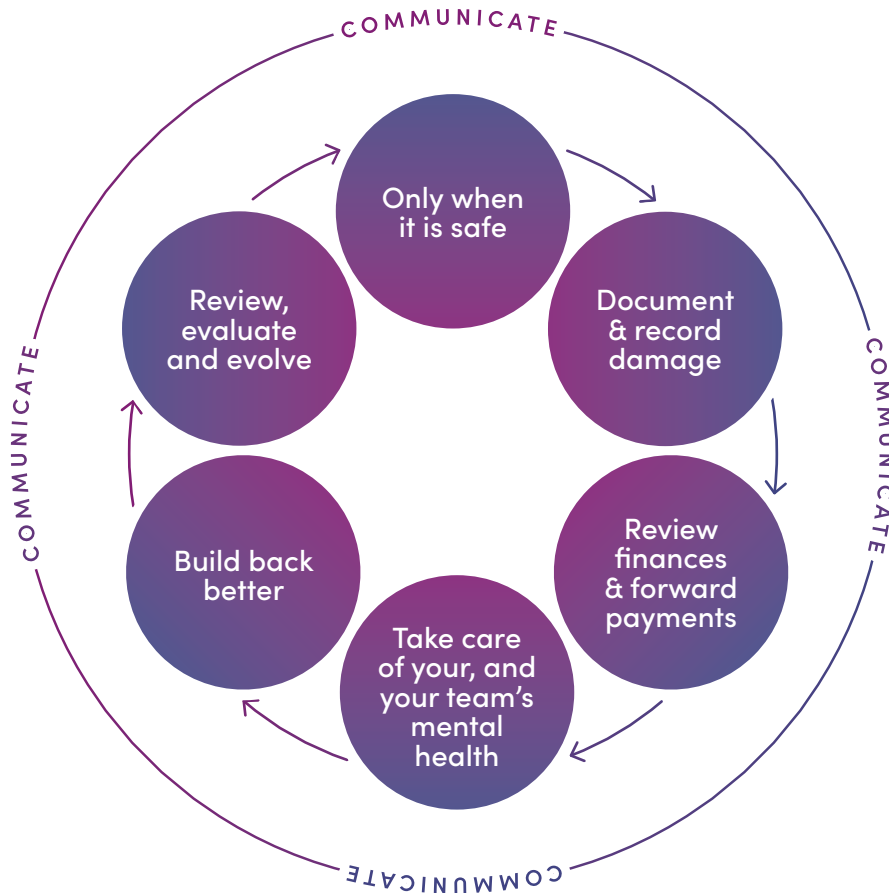
Enact Recovery Plan

What assets do you need to get back online to stay in business? Your *Business Recovery Plan* needs to outline this and what can be done if you cannot access key equipment or people straight away post disaster. You might need to look at things like:

- Hiring equipment
- Cross-training staff and skill sharing
- Identifying alternative suppliers
- Contracting out
- Re-opening only part of your business
- Relocating temporarily

Assessing the Impact

The impacts of a disaster can be far reaching from physical impacts to social and economic impacts. There are several organisations that can help you to assess the impacts and plan your first steps including your insurer. You should identify in advance the organisations that can assist you and ensure you have their contact details on your external stakeholder contact list. Community support is required to return operations to normal, so community agencies and organisation should be a part of the disaster recovery team.

Insurance Claims

When an incident occurs, it is important that you report the event as soon as is safe and be completely honest about the circumstances surrounding the claim. Dishonesty could result in an investigation and a delay in payment of your claim, or in it being refused. In making a claim you should:

1. Produce all documents or records supporting your claim.

2. Cooperate with the insurer and the people they employ to help assess the claim, such as investigators.

3. If you make a claim, the maximum an insurer will pay you is the amount of money, or 'sum insured', in your contract. It is your responsibility to ensure the 'sum insured' covers everything.

4. Be aware of the insurers' obligations. That is, after you have submitted a claim on your policy, general insurers must:

    i. Acknowledge within 15 business days that they have received your claim.

    ii. Keep you informed of the progress of your claim.

    iii. Advise you within a reasonable period whether or not your claim has been accepted or rejected.

In the first instance, insurance agencies will require the following information when making a claim:

- Your policy number and/or name, address and contact phone numbers.

- Information about where and when the incident occurred, and a verbal description of how it happened (events following, during and after).

- Details of any police involvement – this may be a Police report number or the details of the officer and station a report was made to.

- Details of any other persons involved in the incident (if applicable).

- Detailed description of the accident including time and place.

- Details of any witnesses to the incident.

The *Event Log* template at Appendix 8 will assist in providing valuable detail of the incident and subsequent events for an insurance claim.

Forward Bookings

You've already contacted customers with bookings in the first few weeks after the disaster, but what about after that? People may have doubts about whether the destination is safe to visit and perhaps if they still want to visit.

- **Being proactive in managing bookings** can prevent a lot of cancellations.

- **Contact all your customers with bookings** for the next few months and tell them that you are looking forward to welcoming them.

- **Identify the positive reasons why visitors should still visit** your business and the area. If part of the region has been damaged, have ideas ready for new itineraries and identify alternative, enjoyable attractions that suit a range of interests.

- **To help you and/or your staff to respond positively to booking inquiries, prepare a script** for answering telephone calls, emails, walk-ins, etc. that outlines the activities and things to do.

- **Keep in touch with you DMO and ensure your messaging is aligned to theirs** to reduce confusion in the market. Share their images and messages to reinforce the safety and openness of your destination.

Cash Flow

Continue to monitor your cash flow budget carefully during the months following a disaster. It is useful to compare your actual to estimated results each week/ fortnight/month and revise your budget when necessary.

A major disaster event may prompt some financial supports from both government and non-government agencies which could assist you through a time of low turnover. However, this depends largely on the size and impact of the event on your region or state.

There will be various ways to find out about government assistance including:

- **Your regional and state tourism organisations or networks**
- **Your local council**
- **State government's business development agency**
- **Emergency service agencies**
- **Your accountant**

Assistance from non-government agencies may also be available, such as through your bank (e.g. postponement of mortgage payments) or selected charities, (e.g. funding support). Even renegotiating your payment terms with suppliers may provide valuable financial support during tough times.

Managing Staff

Human resources

In planning for recovery, you need to find out what your employees are entitled to if there is a business closure due to circumstances outside of your control (for example, a natural disaster). If the employment contract/letter, Award or Agreement does not mention anything, then you can stand employees down unpaid for as long as they cannot usefully be employed – as set out in both the *Fair Work Australia Act*. In preparing for a disaster you should:

- Prepare an employee list with contact details and hourly rate of pay. This should be stored in your Go-Pack.

- Conduct drills and test evacuation and response plans for gaps.

- Identify key skills and roles for business continuity (for example, payroll, banking.

- Investigate your employer obligations by reading your employment contracts/letters, Award(s) or Agreement(s), if you are unsure contact:

  Fair Work Australia
  (www.fwa.gov.au or ph. 1300 799 675)

Staffing levels

This might also be a time when hard decisions need to be made in terms of reducing staff numbers or hours. You will need to be calm, open, and forthright when communicating with staff. Here are some tips to assist you:

- Make a thorough appraisal of the short, medium, and long-term situation before making decisions about the future of your staff

- Stay calm

- Listen carefully to staff advice and concerns

- Keep everyone informed

- Maintain normal procedures as much as possible

- Take charge of each emerging situation – show leadership

Consider how to retain your key employees before taking the serious action of retrenching staff. Look at all the options that may enable the business to retain staff, beyond a short- or medium-term disaster. These are a few to consider:

- Inviting employees to take any accrued leave entitlements while a disaster is ongoing.

- Negotiating for staff members to take leave without pay, or full-time workers to work part-time

- Considering the merits of changing staff employment arrangements

- Negotiating with other local businesses to employ your staff on a temporary basis.

CASE STUDY

SEGWAY TOURS, WESTERN AUSTRALIA

Director of Segway Tours WA Belinda Hill is one of thousands of businesses across the country struggling with sourcing staff after the COVID-19 pandemic.

As a local tour operator and guide, Segway Tours WA requires local people with strong local knowledge as guides for their tours, adding an additional complexity to finding staff.

While not at pre-COVID-19 levels yet, Segway Tours WA has had success in hiring by diversifying their search.

Beyond online platforms such as Seek and Indeed, they recommend utilising word-of-mouth, reaching out to local community groups, and advertising to students in TAFE and university.

Support

Some people recover well from a disaster, while some need specialised help. Personal recovery can take some time. It may be months rather than weeks before a person feels less stressed and a sense of returning to normal again. Some people will feel the greatest impact immediately afterwards. Others will feel it more than six months after an event.

Counselling can be a great way to work through your challenges with someone who is not part of your family and friendship circles. A disaster that affects a whole area is likely to attract the provision of counselling services by the State Government for those affected. Details on the services available will be communicated by emergency service organisations, the media, local councils, etc. If an incident affects only one or a small number of businesses, you should consider how to make counselling available for owners/managers and staff. Details of services and more information may be obtained from your local doctor, community health centre or community mental health service.

External Support

Lifeline
13 11 14

Beyond Blue and NewAccess
1300 22 4636 or online webchat services

Headspace
1800 650 890 or online webchat services

Review Target Market and Product

During the first few weeks after a disaster event, you will need to make some quick marketing decisions for your business to help increase sales.

Key questions to answer include:

- Is my product still deliverable?
- Have the main drawcards to the region been affected by the disaster?
- What is the effect of the disaster on the appeal of visiting the region amongst my target markets?
- Do I need to focus on other markets? Which customers are the most likely to come back quickly?
- How do I encourage customers to come back to the region and to my business?
- How can I add value rather than decreasing the price of the experience?

Reassess your product

One of the things you may discover soon after a disaster event is that you can't offer the same experience to visitors as you did before.

- The environment you operate in could be affected, (e.g. by fire, flood or cyclone), which may lessen the appeal of visiting the area.
- If major attractors to the region are closed or damaged, you may need to identify new sites of interest that are appealing and safe for visitors.
- You may not be able to offer your usual range of products or services due to damaged property or trouble with suppliers.
- The disaster may also have created certain negative perceptions about the region that you need to address through changes to your product.
- You may need to restructure your product in some way to appeal to a new market to substitute for those who are not visiting.

Most tourism operators have to alter their product offerings in some way to compensate for the impact of a disaster. Customers may have fears and concerns about visiting the region post crisis in relation to their safety and comfort, or the quality of experience available.

If you can understand and address their fears, concerns, and expectations you can work towards addressing them:

- **Have a good understanding of why your customers visit your business:**

- If your product is damaged in some way, **consider the rewards that customers are seeking** when they experience the product or service you offer (i.e. emotional, physical, social, spiritual rewards).

- **What else are customers doing while they're in the area?** Has the availability of these experiences changed? (NB. It is helpful to survey/research your customers' interests prior to a crisis occurring).

- When you contact customers with forward bookings, **notice if they have any fears or concerns** about holidaying in the region.

- **Monitor how the media are representing the region** and the impressions this is likely to make on the public.

- **Talk to other tourism operators about whether they're noticing any changes** in attitudes towards the region from their customers.

Having undertaken consumer research, it's then important to identify:

- If your essential business services is damaged in some way, **how else can you provide the rewards your customers are seeking** through another product or service.

- **What substitute experiences in the region can you recommend** to visitors that are open, safe and they will equally enjoy.

- **What marketing messages can you develop** that will reassure your customers and address their fears and concerns.

Once you've identified the types of product changes you'd like to put in place, work out how you'll communicate your new offers to your target markets.

CASE STUDY

FUN OVER 50, QUEENSLAND

Fun Over Fifty is an inclusive and immersive touring company operating across Australia. The target market for the organisation is over 65s, a group at high risk of contracting COVID-19.

As a result of state border restrictions normal tours had to cease. Further restrictions to numbers of people allowed on tourism transportation further impacted on the recovery efforts. Consequently, Fun Over 50 had to reimagine its market offer.

"Travel with who you know" was launched to combat health fears associated with travel during the peak of the pandemic.

Shorter tours were offered with hubs offering trips within "bubble" regions. Short, luxury day trips were also offered to take visitors to communities struggling without the economic benefits of tourism.

Bookings were held and credits stored for when visitors could move feely again. This was a challenge with bookings for 12 months in advance, but consumers remained loyal and through clear and transparent communication (with the help of the Covid assistance team), the majority of bookings were retained. To achieve the management of future bookings, the team also had to negotiate with more than 750 suppliers, to ensure that if the tour was cancelled due to lockdowns, then money would be held in credit or refunded – not lost.

As the nation formed its "new normal", the team at Fun Over Fifty rebranded, rejuvinised their position and targeted a "new" group of travellers – including cruisers who were missing the cruise market.

Through market pivoting, Fun Over Fifty was able to support its staff and the communities that rely on tourism throughout an undeniably challenging time for industry.

Review your target markets

Having a good understanding of who your markets are before a disaster hit gives you a head start when recovering from an event.

- **Record information about your customers** (origin, interests, demographics, etc.) and their visitation patterns to help you make decisions about marketing and product development that are tailored to their needs.

- **Keep records of contact details for previous visitors and seek permission to contact them again** with promotional offers (e.g. request them to tick a box of a sign in or sign out form).

- **Build your relationships with previous customers by contacting them** with information about special offers, new products, etc. (e.g. twice per year). Customer loyalty can generate critical support for a business affected by a disaster event.

If some of your usual markets are staying away, you may need to target new markets, some of which may take more effort to attract. Ideas include:

- **Finding market substitutes that can generate business** (e.g. if short-break weekenders are staying away from a bushfire-affected area, you may be able to attract a mid-week seniors touring market with a modestly priced package).

    Focus on market segments that are less deterred by the specific type of crisis (e.g. if visitation by international markets is in decline due to a rising Australian dollar, shift your focus to relevant domestic markets). Business tourists are also likely to return faster to a destination post-disaster due to the imperative of work in contrast to choosing a holiday destination.

- Encourage your previous guests to return.

- Sometimes those looking for a bargain can provide a short-term market to stimulate cash flow if you decide to discount your prices.

Review and revitalise your promotions

Sometimes parts of a region which are not as hard hit by a disaster event as other areas can be ready to reopen for business earlier than the region. In this instance, it is a good idea to work with your local tourism industry and your DMO to devise a promotional campaign for your destination / local area.

It's also very valuable to participate in promotional activities developed for the re-opening of a whole region when that occurs. However, also undertake your own marketing activities, focusing on lower cost, effective strategies.

Ongoing Media and Community Engagement

A press release is a useful way of getting information about your operation to the public, including clients and suppliers. You should use your press releases to not only communicate what has happened, but what you plan to do to respond. The press should also be used to communicate 'good news' stories and seek support if needed.

As a businessperson in your local community, you will often be involved in community meetings or working with others to assist the recovery process. An awareness of how members of a community may respond to a disaster event can be helpful, especially if people behave in challenging ways.

Emergencies pose threats to people, their property and environment. They are associated with uncertainty about the threat and what will keep them safe. This can make people feel highly emotional which results in physical and/or mental tension. Tension is often released as anger which seeks to assign blame and responsibility. This is often directed to people with responsibility as blaming God, natural forces or the weather is not effective.

Build Back Better

Debrief

Debriefings should be conducted following any disaster response or exercise to analyse the management and outcomes of the disaster and to gain the information necessary to improve plans, procedures, and the training of personnel. Where possible, debriefing should take place within a few weeks of the disaster itself while events are still clear in people's minds. This may also help to identify where further mental health support may be beneficial. Identifying how the lessons identified during debriefing processes can be shared with the wider tourism community so that everyone can benefit from the experiences of others.

Following debriefing, it's important to:

- Analyse debriefing discussions and outcomes.
- Identify planning, training and operational needs.
- Identify timelines and allocate responsibilities.
- Revise and update the *Risk Management Plan*, as required.
- Organise additional training for personnel as necessary.
- Test and evaluate revised plans and procedures and personnel.

Rebuild

Disaster resilience can be built on connecting with the community, growing resources, and sharing knowledge across all sectors. Collaboration can enable mitigation and recovery strategies that further build resilience. Continue engaging with community leaders, emergency support like SES, and local and state governments to assist with building back the community. This focuses on a people-centred recovery, with well-being and inclusiveness in mind.

With the information found in the debriefing, explore options on how to enhance the resilience of your business assets. Consider location of infrastructure, the materials used and opportunities to embed sustainable technology. Infrastructure investment is incredibly important to mitigate vulnerabilities and exposure to ongoing and new risks. One example is investing for low-carbon electricity systems with renewable energy and storage potential. This can improve distribution, demand, and flexibility of your power. Energy efficient technologies and infrastructure will assist in solidifying a more sustainable future of your business while also reducing the cost.

ASHDOWNS OF DOVER, TASMANIA

Just a 70-minute drive from Hobart, Ashdowns of Dover is a boutique accommodation provider in rural Tasmania. In 2018/19, the township of Dover was impacted by bushfires. The timing coincided with the Queens long weekend creating chaos on closed roads.

With roads closed Ashdowns of Dover was forced to refund all guests. Going above and beyond, the team worked with guests to find them alternative accommodation. The road in and out was closed for more than 10 days, substantially impacting on the business.

Following the impacts of the fire, the management at Ashdowns of Dover took the opportunity to review the disaster management processes and refine action. Challenges were noted with the refund policy, in review the team added payment at booking to support cash-flow management and to revise refund options.

Technology was a challenge during the fires, in particular EFTPOS machines were linked to one network and whilst the network was down, payment processing was down. In review, a new EFTPOS machine was acquired that sits with its own sim card, presenting flexibility of internet connection.

The team was also impacted with the long-term closure of the major attraction in region. It was determined that additional attractions were required to satisfy visitors. As such, bushfire relief funding was sought to upgrade wayfinding, add First Nations artwork and create additional large scale art attractions.

In review, a new EFTPOS machine was acquired that sits with its own sim card, presenting flexibility of internet connection.

Work with suppliers and share your preparedness knowledge and continuity plan in place. Continue building confidence and secure your supply chain to improve potential risk of disruption.

Building a local, circular economy that shortens the supply chain can also improve the community economically, socially, and environmentally by reducing the carbon footprint, and keeping money in the community through job creation.

Lastly, continue integrating into your business more ambitious policies to build resilience in the ecosystem. The environment can be impacted heavily by both natural and man-made disasters; however, it is well-known that the natural eco-system is a key attraction for many destinations and businesses. If you're not already, investigate sustainability-certifications to assist. Invest in recyclable, re-useable or renewable products that minimise waste. By reducing the impact on the environment, it can assist in its regeneration after a disaster and improve its strength.

Remember to go through the Prevent and Prepare steps again after a disaster event to ensure your *Risk Management Plan* and *Business Continuity Plan* are up-to-date and cater to building sustainable practices and resilience within your business.

In rebuild consider building back better with infrastructure upgrades such as:

- **Mesh screens** to stop buildings catching alight from embers
- **Wire placement** – wire in the roof rather than the floor to shield from them elements
- **Raised power sockets** – above flood levels
- **Multiple circuits** – if one cuts, you may still have retain power in certain areas
- **Glazed windows and doors** to keep embers out and filter heat
- **Fit doors with gaps smaller than 2mm**
- **No gutters** – they are sacrificial and designed to melt
- **A spray system** to wet landscapes
- **Galvanized tank systems** to fight fire
- **Roof design to withstand** gale force winds, updrafts and downdrafts – like hip roofs
- **Environmental efficiency** through solar systems with battery storage, block screens on windows to prevent excess heat from high solar gain and vented, void space to allow fresh air to ventilate the building

05

APPENDICES & TEMPLATES

Appendix 1 – Risk Management Plan

Name of business Date of Plan:
Reviewed:
Date to be:

Potential Risk / Hazard	Likelihood of Risk	Action to be taken	When	Responsibility	Proof of action

Appendix 2 – Roles And Responsibilities

Staff Name	Email	Contact Number	Contact Made	
			Yes	No

Appendix 3 – Disaster Response Checklist

Response Checklist	Actions taken
Have you:	
Assessed the severity of the incident?	
Evacuated the site if necessary?	
Accounted for everyone?	
Identified any injuries to persons?	
Contacted Emergency Services	
Implemented your Response Plan?	
Started an Event Log?	
Activated staff members and resources?	
Appointed a spokesperson?	
Gained more information as a priority?	
Brief team members on incident?	
Identified any damage?	
Identified critical business activities that have been disrupted?	
Kept staff informed?	
Contacted key stakeholders?	
Understood and complied with any regulatory/ compliance requirements?	
Initiated media/public relations response?	

Appendix 4 – Triggers and Implications Table

Event	Trigger (List your identified risk here)	Implication (List your implications here)
Incident	Loss of power	*Handled by responsible on-duty personnel*
Emergency	Hailstorm	*Handled by the personnel who responded, with support from other employees including off-site*
Crisis	Category 1-2 Cyclone	*Requires additional resources and people beyond regular staff including outside vendors, emergency respondents and/or consultant*
Disaster	Bushfire	*Situation will impact an extended area, over an extended period, requiring dedicated management effort. Business will have to be curtailed or discontinued and employees diverted from normal duties. Some employees may have to be let go, supplies halted.*

Event	Trigger (List your identified risk here)	Implication (List your implications here)
Incident		
Emergency		
Crisis		
Disaster		

Appendix 5 – Staff Contact List

Role Title	Designated Employee	Alternative Employee	Responsibilities

Appendix 6 – External Contacts

Contact Type	Key Contacts	Contact Name	Contact Number	Website
General Emergency	Emergency services			
	State emergency services			
	Hospital			
Air Pollution				
Blue Green Algae				
Cyclone				
Disease Outbreak				
Earthquake				
Fire				
Flood				
Food Poisoning				
Hazardous Materials				
Major Crime				
Oil Spill				
Pest Plague				
Terrorist Incident				
Machine Malfunction				
Water Pollution				
Regional Offices				
(non–emergency)	Police			
	Ambulance			
	Fire			
	Bureau of Meteorology			
	Crime Stoppers			
	Latest Fire Threat Information			

Category	Item	Contact
	Fire Bans and Permits	
	National Security Hotline	1800 123 400
	Poisons Information Centre	131 126
Tourism Partners	Tourism Disaster Management Group	
	State Tourism Organisation	
	Regional Tourism Organisation	
	Tourism Industry Council	
	Visitor Information Centre(s)	
Business Contacts	Insurance Company	
	Finance Institution	
	Lawyer	
	Phone Company	
	Internet Provider	
	Banking	
	Waster Removal	
	Energy Provider	
	Water and sewage	
	Gas	
Access Points	Airport	
	Bus Depot	
	Train Station	
	Transport and Main Roads	
	Transit Centre	
Employment		1300 799 675
		1300 369 945
Other		

Appendix 7 – Contact Hierarchy

Appendix 8 – Event Log Template

Date	Time	Information / Decisions / Actions
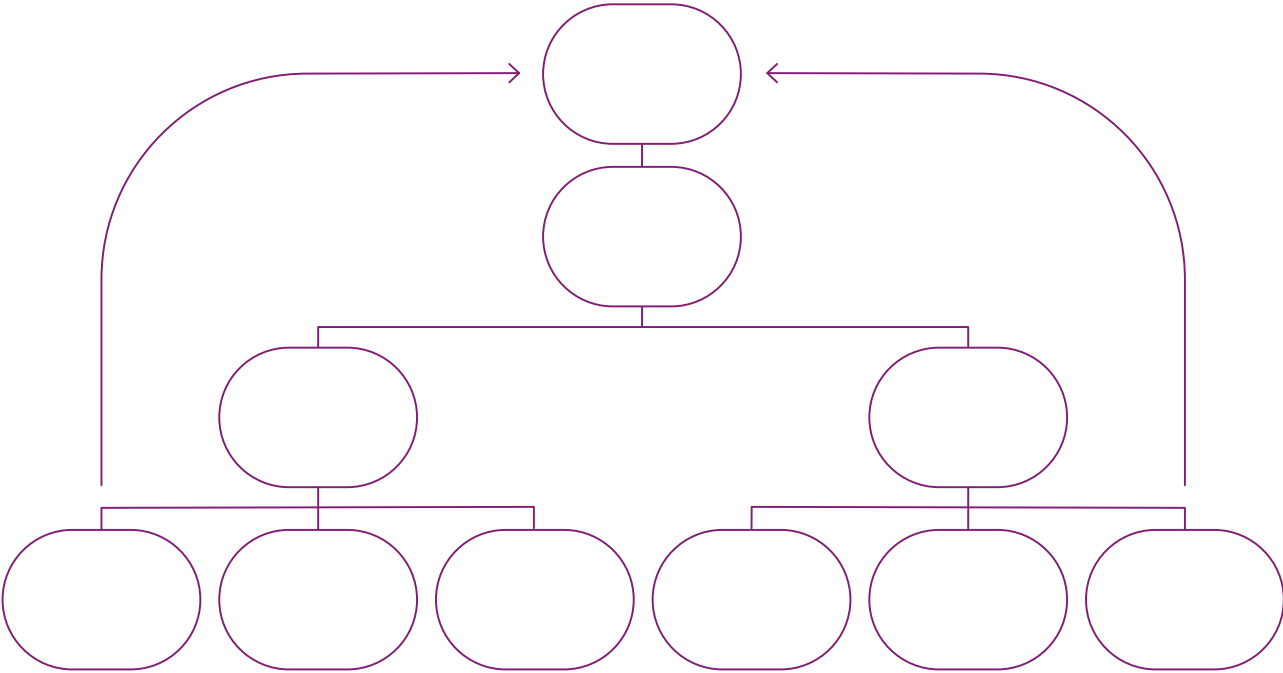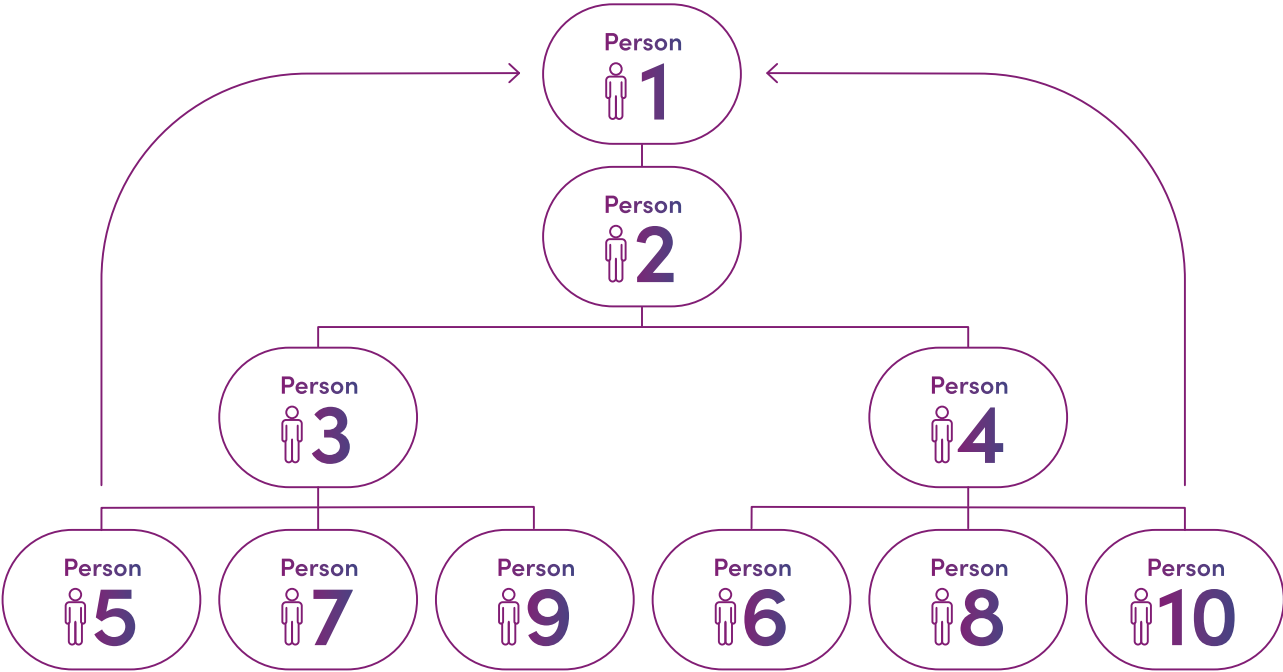
Appendix 9 – Key products/services

[Insert name of first product or service]

Essential product/service

_____

Task details

_____

Training/skills
required

_____

Current
arrangements

_____

Back up
options

_____

[Insert name of first product or service]

Essential product/service

_____

Task details

_____

Training/skills
required

_____

Current
arrangements

_____

Back up
options

_____

[Insert name of first product or service]

Essential product/service

_____

Task details

_____

Training/skills
required

_____

Current
arrangements

_____

Back up
options

_____

Appendix 10 – Relocation Options

Location type

Address (and name if a business)

Resources and equipment available

Resources needed

Appendix 11 – Recovery Plan

Critical business activities	Prevention/recovery actions & alternatives	Resource requirements/ outcomes	Recovery time objective	Responsibility	Liaise with	Completed
Production services halted	• Re-assess financial position of business, including cash flows due to loss of revenue to meet minimal overheads • Minimise overheads – review expenses and develop plan of action to reduce fixed variable overheads include reduction of casual and permanent staff hours • Negotiate with suppliers to prevent build-up of materials and reduce costs • Source alternative production site • Diversify product range and services offered. e.g. repairs and restoration	• Put aside cash reserves to cover costs • Reduce costs where able • Research new products and services • Identity alternative production site	2 weeks	Business owner/ operator		0/0/0

Don't Risk It!

A guide to assist tourism businesses to prepare, respond and recover from a disaster