

New Zealand Natural Disasters

Client Briefing Note

Advice on reopening your business



Many businesses have had to close their offices, plants, warehouse's and other facilities as a result of Natural Disasters. The closure may have been for a number of different reasons. Here is some basic advice from Aon on reopening / reoccupying your site or tenancy.

- The safety and welfare of you and your staff is paramount. Immediately cordon off areas that are considered to be or appear to be unsafe and make sure all staff are aware of where they can and cannot go.
- Engage (or have the building owner engage) a suitably qualified licensed tradesperson or trades people to inspect all areas of your site/tenancy. Make sure the inspection covers all areas of your site / tenancy. Hidden areas like the cavities behind ceilings and those areas that normally see little or no use should be thoroughly inspected.
- Ensure that all fire suppression and life safety systems at your site / tenancy are thoroughly checked and certified as being operational by an appropriately qualified person.
- Make sure that mounted fixtures such as televisions and whiteboards are also inspected. If you have an IT server room, make sure that you have any under floor areas inspected and that all racks are checked for stability. All storage units and machinery should also have their integrity and stability checked.
- When a building that has been declared as being 'green' (safe to occupy), it does not mean that the area your business occupies is fit-for-use. You should establish (in conjunction with your staff) what your fit-for-use criteria is.
- Tenants need to obtain letters from their landlords which clearly state the status of the building along with the nature and outcome(s) of the inspections that have been undertaken. Tenants should engage suitably qualified people to undertake inspections of areas or items that are not the responsibility of the building owner.
- Commence the clean-up of your site/tenancy as soon as it is safe and practical to do so. Try to remove all hazards, debris and mess before you allow your staff to start accessing the site/tenancy.
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- Review fire and emergency procedures for your site/tenancy and ensure that all of your staff are aware of them.

- Assess the accessibility of your site/tenancy. For example, if lifts are non-operational can all staff use the fire stairs? Make sure that you consider the needs of staff with health issues and/or disabilities.
- Consider providing Employee Assistance to your staff. This can include making specialist counsellors available to impacted staff. It is natural that many staff will have concerns about the safety of your site/tenancy.
- Consider the amenity of and the available services in the area surrounding your site/tenancy. Your staff will need access to meals and, in many cases, they will need access to public transport. If other local businesses have not reopened you will need to consider what impact this will have on your staff.
- You may need to provide your staff with extra time off so that they can do other essential personal activities. You may like to consider providing your staff with meals if they cannot easily obtain them nearby. A simple BBQ with healthy options is a great solution.
- Identify your business priorities and, if you have multiple sites/tenancies, determine the order of priority in which they need to be reopened.
- Discuss the reopening/reoccupation of your site/tenancy with all of your staff in an open and consultative manner. Identify which staff are willing to go back to the site/tenancy straight away and when it is safe to do so, take them on a tour of the site / tenancy so that they understand the situation first hand.

This is not an exhaustive list of things that you should consider when reopening/reoccupying your site/tenancy. Your needs will depend on the nature of your business operations and the impact that the Natural Disaster has had on your site or tenancy.

You should at all times seek proper advice from the relevant Local Authorities and suitably qualified people. Don't risk the safety or wellbeing of you or your staff.

Aon can provide you with experienced advisers who can help you plan your response to and recovery from a Natural Disaster.

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If you have any questions or concerns about how your insurance policy responds to a Natural Disaster, contact your Aon Insurance Broker on 0800 266 276 or visit aon.co.nz.