

## Checklist for businesses following the earthquake

### 1. Assess the damage and file claims for possible compensation

- **Contact your Insurance company** [www.icnz.co.nz](http://www.icnz.co.nz) has a list of contacts
  - As soon as you are able to access your business it is important to assess the damage in order to put in claims for any possible compensation. Take a camera to document the damage to both stock and property and contact your insurers to find out if they want to assess the damage themselves before you start to clean up.
  - If several businesses have been affected by the disaster the government or other national, regional or industry bodies might set up funds that offer additional compensation, or assistance for businesses that were not insured.
  - Chat to other affected business owners to find out about other forms of assistance that you might be aware of and search the Internet for organisations offering relief and assistance.

### 2. Financial support

- During this time, there may be a great financial strain on your business
  - **Contact your bank** – many banks are offering support packages
  - **Contact the IRD** – they are offering support to affected businesses
  - **Contact Work and Income: 0800 77 999 7** [www.msd.govt.nz](http://www.msd.govt.nz)
    1. MSD have devised a package for **businesses with up to 20 employees**.
    2. There is a separate Civil Defence fund through Work and Income for **Self employed** people

### 3. Communicate with your staff

- It is YOUR responsibility as the employer to make sure the place of work is safe – Don't rush in unless you know that it is safe.
- Be Flexible and work together to find practical solutions.
- Your staff are liable to be just as anxious as you are. Make sure you are **talking to them** about what is happening.
- You probably have not covered this in your employment agreements, discuss with your staff how you are going to get through this period. Options available are:
  - i. Relocating your place of work somewhere safe
  - ii. Allowing staff to work from home wherever possible
  - iii. Asking staff to take annual leave or sick leave if appropriate (they or a family member is injured)
- Remember that if you ask your staff to help with the clean-up process, they have to be comfortable with this.
- In **all situations**, whether the business is likely to recover, or has to shut permanently, **any changes** to the employment agreement covering wage payments or redundancy need to be agreed to by both the employer and the employee before implementation.
- **Contact Department of Labour on 0800 20 90 20** and <http://www.dol.govt.nz/quake2010/> if you have any questions.

### 4. Ask for help

- If your business has been affected by a natural disaster you do not have to shoulder the burden alone. You can ask for help from a number of people:
  - **Your staff:** Chances are that your staff will be anxious about their future and only too willing to provide any assistance they can. Many will want to do things out of their own initiative, but their assistance will be more effective and useful if you can channel it in the areas your business needs. For example, you might need help cleaning up, or you might need people to work from home to ensure that you continue to meet your business obligations.
  - **Neighbours, family and friends:** Your neighbours, family and friends will probably also be willing to help out. There is no need to struggle on your own when you have a support system to call on.

For other useful contacts please visit our website [www.northcanterbury.co.nz](http://www.northcanterbury.co.nz) and check [www.waimakariri.govt.nz](http://www.waimakariri.govt.nz) for daily Civil Defence updates.

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### 5. Monitor your health and that of those around you

- Your health and that of your friends, family and employees is important. Traumatic events such as this earthquake can take its toll on your health in many forms such as stress and anxiety.
- There may also be illnesses due to contaminated water or flu etc
- **Phone Healthline 0800 611 116 for free 24-hour health advice**
- **Victim support are available on 0800 842846**

### 6. Contact your customers - template letter available on [www.northcanterbury.co.nz](http://www.northcanterbury.co.nz)

- Make contact with your customers and keep them up to date. Your customers are likely to be supportive, and even sympathetic, but they will want to know how they will be affected. If supplies or services will be disrupted, try to give them a clear picture of the extent of the problem and when you expect to be able to deliver.
- If your situation changes, keep your customers updated. They will be more inclined to support once your business is back on its feet if you've been honest and upfront about delivery interruptions. They will be less supportive if they've been inconvenienced and have had to source emergency supplies from a competitor through lack of communication.
- ***It is important to be realistic in your promises of delivery as you recover from the disaster.***

### 7. Contact your suppliers – template letter available on [www.northcanterbury.co.nz](http://www.northcanterbury.co.nz)

- Make contact with your suppliers and keep them up to date. Again good communication is key to maintaining supportive long-term relationships. You might need to postpone deliveries or even cancel orders – or you might urgently need replacement stock for damaged or spoiled goods. Either way, clear communication of needs and expectations will ensure you're most likely to get the support and help you need from your suppliers.

### 8. Get back up and running

- The type of business you operate and the nature and extent of the damages, and the extent to which you have contingency plans in place, will affect whether you can resume trade after a disaster, or how soon you will be able to start operating.
- If resuming trade is an option open to your businesses, the sooner you are able to start operating the less your losses are likely to be. Resuming trade will be easier for businesses that offer information or services.
- At least some of these business functions can be run remotely either from home or from alternative premises. Your staff might also be able to work from home to ensure that deadlines and contractual obligations are met.

### 9. Collaborate with other businesses

- If you're not able to get your business back up and running in a short space of time, you might want to consider collaborating with other businesses to ensure you do not let your customers down.
- There are several levels of collaboration to consider:
  - You could outsource work or orders that you're suddenly not able to complete in-house until you are up and running again.
  - You could form a partnership with a similar business in another location to ensure that you met your business obligations.
  - You could explore sourcing supplies locally or overseas.
  - It is a good idea to discuss this problem with your business advisers such as your account, lawyer or mentor, as well as with your network of business colleague and peers. Your staff might also come up with some innovative solutions, so discuss the issues with your senior staff and consider running a brainstorming session to find the best solution to limit the losses in your business.

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