



Tourism Business

Fire Ready Kit



You'll love every piece of Victoria

Introduction

You may think that a bush or grass fire will never affect your business, and we hope you are right. However, the fact is, Victoria is one of the most fire-prone areas in the world and bushfires occur every summer.

If a bushfire starts near your business, you and your employees may be under pressure to ensure the safety of yourselves and others. Understanding your risks and responsibilities, and planning what you will do now will help you respond in the best possible way.

This resource kit has been developed to help you understand your local risks, prepare your business and your employees, identify your triggers to act, understand how to inform customers and undertake planning.

"We did have an emergency bushfire plan in place – one that you think you're never going to use. But, on the day, it actually worked exceptionally well.

We found that the procedures we put in place made it easier for us all to know what to do, and certainly in dealing with our guests as well. We knew that if we were going to make a decision, we had to make it early. And so at 8.30 am on the day of Black Saturday, we made a decision to evacuate."

Karen Azzopardi

Glen Cromie Caravan Park, Drouin West

How will a written bushfire plan help your business?

A written plan can:

- Save lives by helping you to stay focused and respond in the best possible way when you're under pressure.
- Help to protect your investments and get your business back up and running more quickly after the threat of fire has passed.
- Minimise the loss of profits.
- Ensure your employees' needs are accounted for in your planning.
- Ensure you comply with the *Victorian Occupational Health and Safety Act 2004*.
- Reduce the anxiety that people may feel on high-risk bushfire days.
- Remind you what you need to do every year to prepare your property, your employees and your business for the fire season.

How to use this kit

The seven steps in this kit will take you through the decision making process to develop a bushfire plan to suit your business. Make notes at the end of each step using the checklists provided. Your notes will help you remember what you need to consider in your planning.

- Step 1** **Identify if fire is a risk for your business**
- Step 2** **Protect your investments**
- Step 3** **Prepare yourself and your employees**
- Step 4** **Understand ratings, restrictions and warnings**
- Step 5** **Plan to inform your customers and employees**
- Step 6** **Identify your triggers and procedures**
- Step 7** **Write and practise your plan**

Your plan should be tailored to your business and easy to understand. You can use the bushfire plan template at the back of this kit as the basis for your plan, create your own, or use the information in this kit to add bushfire safety procedures to your emergency management plan.

Tourism Victoria has emergency management planning information and tools to complement the information in this kit at tourism.vic.gov.au

Further information and support

Bushfire planning can be daunting, so why do it alone? CFA can provide further information and support to help you prepare your business bushfire plan.

Visit cfa.vic.gov.au or call the Victorian Bushfire Information Line on 1800 240 667 to find out more.

Step 1

Identify if fire is a risk for your business

If your business operates in a high risk bushfire area, a bush or grass fire could threaten your business, your life, and the lives of your customers and employees.

1 Identify your risks

2 Protect your investments

3 Prepare yourself & employees

4 Understand ratings & warnings

5 Plan to inform customers & staff

6 Identify triggers & procedures

7 Write & practise your plan

Is my business at risk?

Your business is at risk if it operates in one of the following high risk areas:



Close to grass or paddocks

Grassfires can spread quickly through paddocks and grass. Although taller grass burns faster and is hotter, fire can also spread through short grass.



Near trees or bush

Risk is most extreme if your business operates near trees or bush, especially if it is dense and difficult to see through. Bushfire spreading through trees or bush produces a lot of radiant heat, which is the heat you feel from a fire.



Near coastal scrub

Burning scrub, heath or other coastal vegetation can create hot, dangerous bushfires. Beaches, foreshores and shallow waters may not be safe or protect you from radiant heat, which is the heat you feel from a fire. Often, a fire will be burning between you and the beach.



Where suburbs meet the bush or grasslands

Your business does not have to be located in the bush to be at risk of bushfire. Suburban buildings can burn down in bushfire too. This happens when embers are carried ahead of a fire by the wind, starting new fires many kilometres ahead. Fires can also start in parks or reserves and spread to timber fences or gardens.

The next step is to understand the level of risk to your property, your people and your business.

Understand the level of risk to your property

Understanding the level of risk to your property, or the areas your business operates in, will help you identify how bush or grass fire could impact your business and how considered your bushfire planning needs to be.

Sources of information on local bushfire risk

There are a few ways to obtain information on local bushfire risk:

1. Check if a *Community Information Guide* (formerly known as a Township Protection Plan) has been developed for the area. *Community Information Guides* have been developed for a number of Victorian communities that are at high risk of fire. The guides provide information on local bushfire risks, the location of Neighbourhood Safer Places (where available) and the main access or egress roads. Copies are available from cfa.vic.gov.au
2. Obtain a copy of the *Municipal Emergency Management Plan* from your council's website or by contacting their Municipal Emergency Response Officer. *Municipal Emergency Management Plans* should identify the local risks for the area.
3. Contact CFA for information on the level of risk to your property, as well as other practical concerns such as managing vegetation around your property and maintenance options to protect against ember attack. Visit cfa.vic.gov.au or contact your regional CFA office.



Understand the level of risk to your people and business

If a bush or grass fire threatens your property, people's lives could be at risk. It could also cause visitors to stay away or limit your ability to operate your business.

People's lives

Under the *Victorian Occupational Health and Safety Act 2004* (OHS Act), employers have a duty of care to employees and visitors when they are on their property or undertaking a service provided by their business.

Ask yourself if you are adequately prepared to respond to a fire threat in the following situations.

- Your employees and customers were on your property when a bushfire started nearby.
- Your customers had a limited understanding of the English language.
- Your employees or customers were particularly vulnerable or had special needs.
- You and your employees were not mentally prepared to deal with a bushfire threat.
- Your customers or employees needed to travel through high risk fire areas to reach your business.

Profits and business continuity

Consider the impact on your profits and business continuity if any of the following occurred.

- Your property was damaged and business records and documents were destroyed.
- You could not contact your partners or suppliers or they were temporarily inaccessible.
- Your employees and customers could not access your business due to road closures, smoke or fire.
- Your employees were unable to work due to personal responsibilities under their own bushfire survival plan.
- Your employees were unable to work because they volunteer for Victoria's fire services.
- Media coverage created the perception that fire was widespread in the region.
- There was a significant downturn in visitation due to fires in the immediate area.
- Your area lost its natural appeal for a period of time after a fire burnt the surrounding environment.

Tip: Identifying and assessing your risks will help you consider how to minimise or eliminate them. Tourism Victoria has risk management planning information and templates available at tourism.vic.gov.au

Checklist

If a *Community Information Guide* is available for your area, use the information provided to note the following:

☐ **The bush or grass fire risk for this area have been assessed as:**

☐ **Leaving early is more important when the Fire Danger Rating is:**

☐ **Possible leaving early destinations include:**

Step

2

Protect your investments

There are a number of things you can do before summer to minimise your risks and prepare your business, such as planning for business continuity, acquiring adequate insurance, putting aside some emergency funds and preparing your property.

Plan for business continuity

A business continuity plan documents the steps you need to take after an emergency to get your business back up and running as soon as possible. The quicker you can do this, the faster you can get cash flowing back into the business to fund wages and other overheads.

Consider incorporating business continuity actions into your bushfire plan, or using the information in this kit to update an existing business continuity plan, or create a new one.

Your plan should identify what you would need to do if an emergency occurred in order to:

- Repair or replace damaged equipment and infrastructure
 - Relocate the business to an alternate location
 - Temporarily contract operations
 - Multi-skill staff
 - Upload computer systems with backed up data
 - Arrange for staff services such as counselling, taking time off
 - Communicate with employees, customers and suppliers.
- Developing relationships with more than one business or supplier, so that if one is impacted by fire your business can continue as usual.
 - Having backup processes in place for key documents and information. Consider keeping copies of invoices, customers records, bank account details and insurance policies that are vital to your business.
 - Planning for disruptions to electricity, gas, water, sewerage and telecommunications systems. Are back-up systems available? Are there alternatives that can be used?
 - Preparing for broken machinery, damaged equipment and computer systems. Know who can fix them and have their contact details at hand.
 - Thinking about having another site you could operate your business from.

According to the publication, *Good Security, Good Business*, prepared by the Commonwealth Government (2008) this might involve:

Tourism Victoria has more information and tools to help you plan for business continuity and recovery from a crisis at tourism.vic.gov.au

Secure adequate insurance cover

One approach to minimising your risks may be insurance. Securing suitable insurance cover may help to minimise the impact a bushfire has on your business by enabling you to be reimbursed for costs as a result of an emergency.

Policy decisions and level of cover

In deciding which policies, and what level of insurance to take out, consider:

- How much your business can afford to pay for insurance without impacting on profit targets.
- Whether your business has adequate back-up for key personnel, in the event of injury or other absences. If so, you may not need key person insurance.
- Your budget for insurance premiums after receiving advice and quotations from brokers or agents.

An insurance broker who is experienced in business insurance may be able to help you undertake a risk assessment to identify the parts of your business that are most vulnerable and critical to your business continuity plan. The cost of insurance cover may be cheaper if you have undertaken a risk assessment and developed a risk management plan.

To ensure you get the one that's most suited to your business needs, research a range of insurance products provided by a range of insurers and read the Product Disclosure Statement carefully to ensure you understand exactly what your insurance policy covers.

Public liability insurance

Public liability insurance protects your business against legal liability for any damage or harm caused by your business to customers or the public. A single compensation claim can be high enough to cause your business to close.

Public liability insurance to the value of \$10 million is standard in the tourism industry. Your insurance policy should note the range of activities you provide in your business. Also, if you subcontract any activities, you should ensure that your contractors have adequate public liability insurance cover.

Business interruption insurance

Business interruption insurance provides compensation if an interruption to the business, such as a natural or manmade disaster, causes a reduction in profits. 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 are covered.

Keep in mind

Some Victorian tourism operators discovered after the 2009 bushfires that their level of business interruption insurance did not cover what they thought it did.

General policies will cover you for interruption to the business if your property is damaged and you cannot trade. However, in the instance where roads to your business are closed to traffic and visitors cannot get to your business, some policies will cover the resulting loss of trade and others will not.

Consultation with insurance advisors has indicated that operators should read the fine print in their business interruption insurance policy carefully and find out exactly what they are covered for. Most comprehensive policies would cover an insured business under both instances.

To make a claim, insurers would require an examination of your business financials and, for a claim in the instance of road closures, confirmation of the level of inability of customers to get to your premises (e.g. evidence that roads were blocked by authorities etc.).

“One of the biggest things for us [after the 2009 bushfires] was the fact that we couldn’t access our business interruption insurance. According to the insurance company there was no physical reason why we couldn’t trade. It hit us hard. The fact that we thought we put all the right things in place as business owners – we were responsible, we were paying our way – and to find out that we couldn’t access those things was pretty devastating.”

Mel Neil, former owner

Piglets Café, Neerim South

Home business insurance

For tourism operators who run their business from home, it is worth noting that a home insurance policy may not cover your business operations. For example, it may exclude:

- Public liability for customers visiting your home
- Replacement of business equipment
- Replacement of damaged or lost stock
- Damage or loss of goods in transit.

Find out from your insurer or insurance broker if you need additional cover. It may result in higher premiums or a request to upgrade certain services in your home, such as adding a safe. However, if you don’t discuss it with your insurer, it may render your policy invalid.

Don’t rely on insurance

Like most crises, bushfires tend to arrive without warning. Whether it impacts your business directly or indirectly, fire can cause visitors to stay away or limit your ability to operate your business.

Unfortunately, insurance won’t cover all claims and even when it does, you may not receive payments straight away. Consider having an emergency fund that you can draw from at short notice to pay the bills and keep your business running.

Find out about employment entitlements

Understanding your legal obligations and responsibilities in relation to employment entitlements during and after a bushfire event is essential. It will help you prepare for the financial hardship that fire may cause and understand how you can take care of your staff.

Consider:

- What employment arrangements you could put in place if you need to close temporarily. Could you retain all of your employees and assign them other roles until your business is back up and running?
- What employment arrangements you could offer employees that may not be able to attend work for a period of time. Employees may require time off to undertake personal responsibilities under their own bushfire plan or could be required to volunteer for Victoria's fire services during or after an incident.

The Fair Work Ombudsman website has a fact sheet available to help businesses and employees understand their options and entitlements. Go to fairwork.gov.au and search for 'Employment entitlements during natural disasters or emergencies'.



Prepare your property

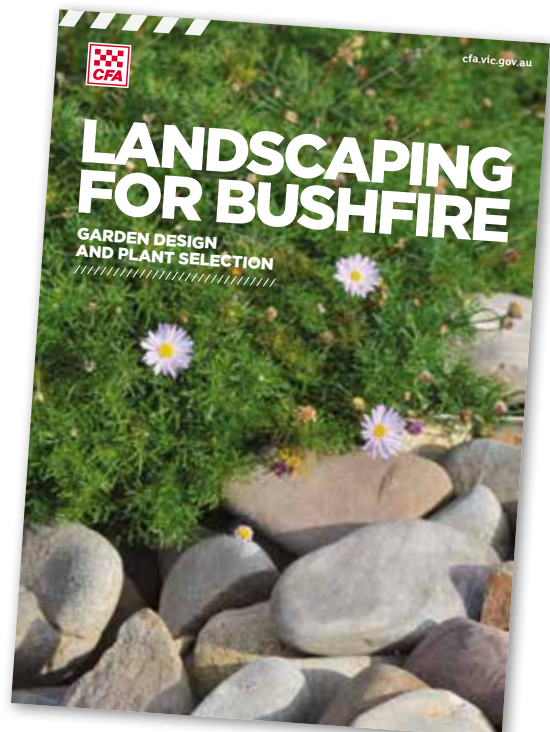
Businesses that have properties near dense forest, bush, grassland or the coast need to prepare their premises for bushfire. A well prepared property has a greater chance of not catching alight in a bushfire.

Tips for preparing your property

- Remove flammable items from decks and verandahs and underneath buildings, such as boxes, furniture and doormats.
- Keep grass cut to less than 10cm. Fire can ignite and travel quickly through long grass.
- Keep woodpiles away from the property. Stray fire embers can easily ignite woodpiles.
- Store flammable liquids away from property. Where possible, store in flame proof containers.
- Get rid of dry grass, leaves, twigs and loose bark.
- Prune lower branches of shrubs to separate from surface fuels underneath. Prune shrubs well away from branches of mature trees.
- Cut back overhanging tree branches close to property – there should be a 10m space.
- Do not have large shrubs next to or under windows.
- Use pebbles and rocks in your garden (not flammable mulch).
- Keep gutters and roof areas clear of leaf litter.

For further information on preparing your property, go to cfa.vic.gov.au and search 'preparation' or call 1800 240 667.

If you would like information on garden design and plant selection for new or existing gardens, the CFA has a *Landscaping for Bushfire* resource available on their website. Go to cfa.vic.gov.au and search 'landscaping'.



Checklist

☐ What do you need to do to prepare for business continuity?

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☐ Have you secured adequate insurance coverage for your business to cover issues such as asset damage and loss?

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☐ Have you considered putting aside money for a liquid emergency fund for your business?

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☐ What do you need to do to prepare your property?

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Step

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Prepare yourself and your employees

High risk bushfire days can be a stressful time for a lot of people in Victoria. It is normal for people to feel anxious and this anxiety may be worse for people who have previously been affected by bushfires.

Taking a few steps to prepare yourself and your employees can help reduce this anxiety and help you to respond automatically and appropriately during a fire threat.

Prepare mentally and emotionally

The best way to prepare mentally and emotionally for the fire season is to prepare and practise a bushfire plan. It will help reduce the uncertainty and anxiety around what you will do should a threat arise and help you maintain your capacity to respond effectively.

Tips to help prepare you and your staff mentally and emotionally

- Involve as many employees as possible in the creation and management of your business bushfire plan to build ownership and understanding.
- Build your employees personal needs into your plan.
- Work out how you are going to monitor information on risky days.
- Ensure your bushfire plan assesses the ability of employees to deal with the stress of a high fire danger day or even a fire threat.
- Practise the plan to help you and your employees respond automatically and appropriately.
- Maintain contact with neighbours and local sources of fire information in the area, especially during high fire risk days.

Know how to manage stress during an emergency

Emergencies are naturally a stressful time. Your capacity to manage your stress can have a big impact on how employees and customers respond to the threat of an emergency. By concentrating on the physical and emotional wellbeing of yourself and others, you can reduce the impacts of stress and maintain your capacity to respond effectively.

Ways to reduce the likelihood of stress during an emergency

- Take regular rest breaks.
- Make time to eat and drink regularly.
- Put aside feelings and fears. Concentrate on putting your energies into doing something practical – like following your bushfire plan.
- Avoid taking unnecessary risks. You won't be able to manage the situation if you get hurt.
- Take time out for yourself or confide in one other person if you feel emotional.
- Manage feelings of hopelessness by focusing on practical tasks that you can achieve.
- Don't think further ahead than is necessary. Keep focused on what is needed next.

Pack an emergency kit

Preparing an emergency kit containing important documents and essential items like charged mobile phones, battery operated radios and water means that you can leave quickly when it is time to go. It also means that you have your most important documents and other items with you if you are unable to return to your business. Ensure that your kit is maintained and store it in an accessible and known location.

Your emergency kit should include:

- ☐ Bushfire plan
- ☐ Battery powered radio
- ☐ Torches
- ☐ Batteries
- ☐ Phone and charger
- ☐ Cash, ATM / credit cards
- ☐ Drinking water
- ☐ Food
- ☐ Woollen blankets
- ☐ First aid kit
- ☐ Clothes
- ☐ Toiletries
- ☐ Items specific to your employees or customers needs.
- ☐ Important documents including insurance papers, passport, employees and client contact details in hard copy, on a USB stick or in cloud storage.
- ☐ If your business is also your primary place of residence, remember to include personal items such as prescription medications and prescriptions, your will and pet food.



Image indicative only.
Use checklist opposite for full list.

If you and your employees live in a high risk area, it is important to prepare an emergency kit at home as well. People are less likely to respond well to bushfire risk if their homes and families are at risk and unprepared.

Have protective clothing available

Have protective clothing ready for you and your employees. It can offer some protection from radiant heat which is the biggest killer in a fire.

Protective clothing should include:

- ☐ A long-sleeved, collared shirt and pants made from cotton or some other natural fibre.
- ☐ Sturdy leather boots and woollen socks.
- ☐ Tough leather garden gloves – not rubber or synthetic.
- ☐ A wide-brimmed hat to protect your head.
- ☐ A 'P2' type mask or cotton scarf/ handkerchief for face protection and to filter smoke.
- ☐ Eye protection, such as smoke goggles, to shield your eyes.



Checklist

- ☐ How will you involve your employees in the development of your bushfire plan?

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- ☐ Have you packed an emergency kit containing important documents and essential items like charged mobile phones, battery operated radios, and water? If so, do employees know where it is located?

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- ☐ Have you got some protective clothing ready and available for you and your employees, which can offer some protection from radiant heat? If so, do employees know where it is located?

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- ☐ Have you encouraged your employees who live in a high risk fire area to develop a home bushfire plan and emergency kit to help protect themselves and their families?

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Step

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Understand ratings restrictions and warnings

Understanding the Fire Danger Rating scale, fire restrictions, your local emergency arrangements, and how Victoria's fire agencies warn the community in an emergency will help you develop your bushfire safety procedures.

Know your fire district

You need to know which district your business operates in so that your business can accurately monitor Fire Danger Ratings, Total Fire Bans and warnings. Victoria has nine fire districts.

Mallee District

Buloke Shire
Gannawarra Shire
Mildura Rural City
Swan Hill Rural City
Yarriambiack Shire
(north of the netting fence)

Wimmera District

Hindmarsh Shire
Horsham Rural City
Northern Grampians Shire
West Wimmera Shire
Yarriambiack Shire
(south of the netting fence)

South West District

Ararat Rural City
Colac Otway Shire
Corangamite Shire
Glenelg Shire
Moyne Shire
Pyrenees Shire
Southern Grampians Shire
Warrnambool City

Northern Country District

Campaspe Shire
Greater Bendigo City
Greater Shepparton City
Loddon Shire
Moira Shire
Strathbogie Shire

North Central District

Central Goldfields Shire
Lake Mountain Alpine Resort
Mitchell Shire
Mount Alexander Shire
Murrindindi Shire

North East District

Alpine Shire
Benalla Rural City
Falls Creek Alpine Resort
Indigo Shire
Mansfield Shire
Mount Buller Alpine Resort
Mount Hotham Alpine Resort
Mount Stirling Alpine Resort
Towong Shire
Wangaratta Rural City
Wodonga City

Central District

Ballarat City
Banyule City
Bass Coast Shire
Bayside City
Boroondara City
Brimbank City
Cardinia Shire
Casey City
Darebin City
Frankston City
French Island
Glen Eira City
Golden Plains Shire
Greater Dandenong City
Greater Geelong City
Hepburn Shire
Hobsons Bay City
Hume City
Kingston City
Knox City
Macedon Ranges Shire
Manningham City
Maribymong City
Maroondah City
Melbourne City
Melton Shire
Monash City

Moonee Valley City
Moorabool Shire
Moreland City
Mornington Peninsula Shire
Nillumbik Shire
Port Phillip City
Queenscliffe Borough
Stonnington City
Surf Coast Shire
Whitehorse City
Whittlesea City
Wyndham City
Yarra City
Yarra Ranges Shire

West & South Gippsland District

Baw Baw Shire
Latrobe City
Mount Baw Baw Alpine Resort
South Gippsland Shire
Wellington Shire

East Gippsland District

East Gippsland Shire



Understand the Fire Danger Rating scale

Everyone in Victoria should be familiar with Fire Danger Ratings.

Fire Danger Ratings are based on the weather conditions and how much dry vegetation there is. They are forecast using Bureau of Meteorology data up to four days in advance.

The Fire Danger Rating tells you how dangerous a fire would be if one started. A Code Red Fire Danger Rating is the highest rating and signals the worst conditions for a bush or grass fire. While they are very serious, they are also very rare.

There have only been two Code Red days since the Code Red rating was introduced four years ago, in mid-2009. On Monday 11 January 2010, a Code Red day was forecast in the Wimmera weather district and the following day a Code Red was forecast in the Northern Country and North East fire districts. No other fire districts have ever had a Code Red rating.

It is important to remember that you are still at risk on days with a High, Very High, Severe and Extreme ratings and these days are much more common, so it is important to understand what they mean and what you will do when they are forecast.

Use the following table to familiarise yourself with the Fire Danger Ratings and their recommended actions. They will help you to develop bushfire safety procedures for your business and should be used as a prompt to take action. The higher the Fire Danger Rating, the more dangerous the conditions and the more considered your procedures should be.



	WHAT DOES IT MEAN?	WHAT SHOULD I DO?
CODE RED	These are the worst conditions for a bush or grass fire. Business properties are not designed or constructed to withstand fires in these conditions. The safest place to be is away from high risk bushfire areas. Avoid forested areas, thick bush or long, dry grass.	Leaving high risk bushfire areas the night before or early in the day is your safest option – do not wait and see. Avoid forested areas, thick bush or long, dry grass. Know your trigger – make a decision about: • when you will leave • where you will go • how you will get there • when you will return • what you will do if you cannot leave.
EXTREME	Expect extremely hot, dry and windy conditions. If a fire starts and takes hold, it will be uncontrollable, unpredictable and fast moving. Spot fires will start, move quickly and come from many directions. Business properties that are situated and constructed or modified to withstand a bushfire, that are well prepared and actively defended, may provide safety. You must be physically and mentally prepared to defend in these conditions.	Consider staying with your property only if you are prepared to the highest level. This means your property needs to be situated and constructed or modified to withstand a bushfire, you are well prepared and you can actively defend your property if a fire starts. If you are not prepared to the highest level, leaving high risk bushfire areas early in the day is your safest option. Be aware of local conditions and seek information by listening to ABC Local Radio, commercial radio stations or Sky News TV, go to cfa.vic.gov.au or call the Victorian Bushfire Information Line on 1800 240 667.
SEVERE	Expect hot, dry and possibly windy conditions. If a fire starts and takes hold, it may be uncontrollable. Well prepared business properties that are actively defended can provide safety. You must be physically and mentally prepared to defend in these conditions.	Well prepared business properties that are actively defended can provide safety – check your bushfire survival plan. If you are not prepared, leaving bushfire prone areas early in the day is your safest option. Be aware of local conditions and seek information by listening to ABC Local Radio, commercial radio stations or Sky News TV, go to cfa.vic.gov.au or call the Victorian Bushfire Information Line on 1800 240 667.
VERY HIGH	If a fire starts, it can most likely be controlled in these conditions and properties can provide safety.	Check your bushfire survival plan.
HIGH	Be aware of how fires can start and minimise the risk.	Monitor conditions.
LOW-MODERATE	Controlled burning off may occur in these conditions if it is safe – check to see if permits apply.	Action may be needed. Leave if necessary.

Understand fire restrictions

It is important to understand fire restrictions during the Fire Danger Period and on days of Total Fire Ban, and if they impact your business or your customers' activities.

On days of Total Fire Ban, for example, businesses may need a written permit from CFA or Metropolitan Fire Brigade (MFB) to operate an outdoor pizza oven or barbecue, and customers may need information about campfires and barbecues.

The penalties for lighting fires illegally during the Fire Danger Period and on Total Fire Ban days include large fines and possible imprisonment.

For the latest information about what you can and can't do on these days, go to cfa.vic.gov.au or call 1800 240 667.

CFA also has free resources that businesses can use to inform customers about a number of bushfire topics, including what they can and can't do during the Fire Danger Period and on days of Total Fire Ban. Contact the Victorian Bushfire Information Line on 1800 240 667 or your regional CFA office to order resources before summer.



Understand how we warn the community

When a fire starts, fire agencies use multiple ways to provide information to the community to make it as easy as possible for people to stay informed. It's your responsibility to understand the different types of warnings and how to access them.

Know how to check for warnings

Bushfires start and spread quickly so make sure that you stay alert at all times on hot, dry and windy days, and use more than one source of information. Fires can cause power outages and damage telephone infrastructure, and the smoke could interfere with mobile phone functions.

- Watch for signs of fire, such as smoke, sirens or emergency vehicle activity
- Visit CFA's website (cfa.vic.gov.au), DEPI's website (depi.vic.gov.au) or MFB's website (mfb.vic.gov.au)
- Call the Victorian Bushfire Information Line 1800 240 667 or via the National Relay Service on 1800 555 677
- Tune into the emergency broadcasters: ABC Local Radio, commercial radio, designated community radio stations or Sky News television
- Use the FireReady smartphone app
- Follow @cfa_updates on Twitter
- Like us on Facebook at facebook.com/cfavvic

Fire warnings and what they mean

When bushfire warnings are issued, the fire agencies use three different warnings to indicate the level of threat of a fire and an ALL CLEAR message to let the community know when the threat has passed.

Do not expect warnings to be issued in any order. The first warning issued could be an EMERGENCY WARNING.

ADVICE	There is a fire in your local area, access information and monitor conditions.
WATCH AND ACT	Fire is heading toward you. Conditions are changing and you need to start taking action now to protect yourself, your employees and customers.
EMERGENCY WARNING	You are in immediate danger and need to take action now. You will be impacted by fire.
ALL CLEAR	Emergency activity in the area has subsided and is no longer a danger to you.

Emergency Alerts

If you are living, travelling or staying within an area affected by an emergency, your mobile phone may be sent an emergency warning based on its location. This improved Emergency Alert Service will be available across all phone networks from November 2013, in addition to the existing service which sends warnings to landlines and mobile phones based on your service address.

Don't rely on receiving an Emergency Alert. You still need to prepare for an emergency and you shouldn't wait to receive an alert before you act. For further information, visit emergencyalert.gov.au

Community sirens

Some locations in Victoria use an alert siren as a way of alerting the community to an emergency or possible danger.

If a siren sounds for up to 90 seconds it indicates that a CFA brigade is responding to an incident nearby. A continuous siren for five minutes means that there is a significant emergency and you must seek further information because it may affect you.

To find out if your community has an alert siren, check your *Community Information Guide* which is available to download from cfa.vic.gov.au

Find the nearest Neighbourhood Safer Place – Place of Last Resort

Neighbourhood Safer Places – Place of Last Resort – are places that may provide shelter from fire, when all other bushfire plans have failed.

Neighbourhood Safer Places:

- May still be subject to ember attack
- Are not relief centres
- Do not guarantee safety
- Have limited facilities
- Do not provide support or services
- Are not places to relocate to when leaving early
- Are not in every town. You will need to identify other shelter options in your area.

Find your nearest Neighbourhood Safer Place – Place of Last Resort at cfa.vic.gov.au



Checklist

☐ What fire district/districts does your business operate in?

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☐ Will fire restrictions or a Total Fire Ban impact your business?
If so, how will you manage this?

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☐ Is there a community siren in your area that your customers may hear?
If so, how will you communicate that the siren sound can have two meanings,
and what will you do when a siren sounds for five minutes?

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☐ Is there a Neighbourhood Safer Place – Place of Last Resort – nearby?
If so, where is it?

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5

Plan to inform your customers and staff

Deciding when and how your business will inform your customers, staff and suppliers about fire risk and your bushfire safety procedures is a vital part of your planning.

Plan how you will inform your customers

The key to informing customers in your care about fire risk is to provide official information that will enable them to make informed decisions about what to do on high risk days or if there is a fire. Providing incorrect advice to any member of the public in relation to a bushfire incident may put you in a position where you are liable for their safety.

Ways to provide official emergency information

- Display warnings, information and maps from CFA's website. Warnings are updated as the situation changes, so ensure you have the latest warning for the latest fire information.
- Direct customers to CFA's website or Twitter account, the Victorian Bushfire Information Line (1800 240 667), the FireReady app, your emergency broadcaster or an accredited Visitor Information Centre for the latest information and warnings.
- Refer customers to Parks Victoria website for park and forests closures.
- Provide customers with informative resources such as *Community Information Guides* and visitor brochures to help them understand what to do on high risk days or if there is a fire. Free resources are available to order through the Victorian Bushfire Information Line or your regional CFA office.
- If you need to inform customers verbally, read the official advice and advise where they can seek more information.
- If your customers require information in another language, the Victorian Bushfire Information Line has translators that can speak several languages.
- If your customers are deaf, hard of hearing, or have a speech/communication impairment, they can contact the Victorian Bushfire Information Line via the National Relay Service on 1800 555 677.

In the event of a bush or grass fire, do not:

- Attempt to interpret official information, including making predictions about fire behaviour.
- Give specific advice to customers in relation to their response to the bushfire threat including 'safe' exit routes. However, while this is not recommended, if you are in a situation where you decide to provide advice on exit routes, refer to the latest warning advice, including the location of the fire, which direction it is travelling and a map.
- Provide information about the fire from any source other than that provided by Victoria's fire services including the CFA, DEPI, MFB, Parks Victoria and VicRoads.



Customer bookings on a Code Red day

A Code Red Fire Danger Rating is very rare and extremely serious. It signals the worst conditions for a bush or grass fire. If a fire started, it would be uncontrollable.

Planning for Code Red Days

If a Code Red Fire Danger Rating is declared, businesses operating in high risk areas are encouraged to plan to:

1. Alert customers in your care, and customers scheduled to stay in your accommodation on the day of Code Red, to the Code Red declaration as early as possible.
2. Provide customers a copy of your local *Community Information Guide* and other official resources to help them understand their risk and how to stay informed.
3. Advise your customers to leave the night before or early on the day of Code Red and visit a safer area, such as large shopping complex or a central business district of a regional city. They should keep monitoring warnings and signs of fire activity, and return only when it is clearly safe to do so.
4. Have a cancellation policy for this event. Your obligation as a business owner in this situation will depend on your circumstances, but it is advisable to maintain goodwill by negotiating to rebook the customer for another date.
5. The above steps would also be a prudent course of action if an Extreme Fire Danger Rating is issued.

Consistent with all Fire Danger Ratings, a Code Red Fire Danger Rating can be forecast up to four days in advance. However, the Fire Services Commissioner will announce the Code Red Fire Danger Rating no earlier than 1pm the day prior.

Remember, Code Red days are rare. But if you can keep the goodwill of your customers in difficult times such as these, it can pay off in the future.

"If there's an Extreme or Code Red day coming up, I will call my bookings and advise them. The national park is closed on a Code Red days so I would always have to re-schedule in that situation. But, to be honest, people are happy to re-schedule on an Extreme day when I explain what the conditions will be like. I don't want to operate in those conditions and be responsible for people climbing in 40+ degree heat and strong winds – it's not a fun experience, regardless of the bushfire risks."

Tori Dunn

Grampians Mountain Adventure

Guidance on customer cancellations

It is important to understand your rights and responsibilities when a customer cancels a booking and consider how you can maintain good customer relations in this situation, while still protecting your business.

Consumer Affairs Victoria has developed a guide on cancellation rights and responsibilities, including how to use a cancellation policy to avoid many potential problems. A cancellation policy should explain what happens if either you or a customer cancels a booking and must comply with the law.

For further information, go to consumer.vic.gov.au and search 'When customers cancel: guidance for tourism businesses'.



"We acknowledge the risk of bushfire in the areas we tour and have a plan in place to ensure the safety of our customers and guides.

We always monitor conditions by checking the CFA, Parks Victoria and Bureau of Meteorology websites for the latest information.

Our cancellation strategy is to cancel tours on an Extreme or Code Red day and reschedule customers so that they don't miss out on the experience. Customers are notified of the cancellation between three days prior and 12 noon the day before the tour. If rescheduling is not a suitable option, they are offered an alternative activity at the same time as programmed or refunded in full."

Jeremy Redmond
Natural Treasures Tours

Plan to communicate with employees and suppliers

In your planning, it is important to include how and when you will communicate any changes to normal business operations to your employees and suppliers.

For example, if a Code Red Fire Danger Rating is declared and your employees usually travel through high risk areas to reach your business, you may want to alert them to the Code Red declaration as soon as possible. Victoria's fire agencies advise not to travel through high risk areas on a Code Red day.

It is important to ensure you have multiple methods of communicating in case one method of communication is unavailable. Remember, bushfires can cause power outages and damage telephone infrastructure, and the smoke could interfere with mobile phone functions. Consider using email, phone, text, newsletters, radios, meetings, posters or simply have conversations in person.

You may also need to consider how you will communicate changes to operations when there is prolonged fire activity in the area.

To ensure individuals understand what their responsibilities are during summer, consider incorporating bushfire policies and procedures into your induction processes and refresh employees' skills and knowledge each year. Practising the plan will also help you and your employees to respond automatically and appropriately when required.

"Our fire safety and evacuation plan has been in place since The Convent was established in 1991. We have a responsibility not only to our customers and staff, but also to protect the works of over 200 artists and artisans.

As part of our planning, we hold CFA inductions for staff annually and ensure that our fire wardens know what to do in the event of a bushfire. We also have an agreement in place with a local removal company to remove the artworks in order of priority in the event of an evacuation."

Liam Thornycroft

The Convent, Daylesford

Checklist

- ☐ How will you inform your customers about bushfire risk and a bushfire threat on high risk days, such as a Code Red day, and when there is a fire in the area?

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- ☐ How will you deal with cancellations, curtailment and forward bookings?

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- ☐ How will you communicate changes to normal operations with your employees, suppliers and contractors?

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Notes

6

Identify your triggers and procedures

Identify your triggers to act for a number of scenarios and develop procedures. Your procedures should become part of your daily operations and address what you will do before summer, during summer and when there is a bushfire threat.

Identify your triggers to act

Use the advice provided for each Fire Danger Rating and the advice provided for the three warning levels (Advice, Watch and Act, and Emergency) to determine the triggers for your bushfire safety procedures.

Potential scenarios

There are many scenarios to consider. For example, think about what your trigger would be to:

- Inform your customers of local park closures
- Leave early (before there is a fire in the area)
- Inform your customers about a bush or grassfire
- Activate your cancellation policy.

Know your trigger to leave

If your business is located in a high risk area, consider when you, your employees and customers will leave so you are ready to act when the time comes. Leaving early, before there is a fire in the area is always the safest option.

There are a number of factors to consider when determining your trigger to leave, including:

- The level of physical risk to your business and the risks to people's lives.
- Your duty of care to your employees and customers and how long would it take to inform them of a fire risk or threat, especially if they are vulnerable or have special needs.
- The advice provided for each Fire Danger Rating.

"We always monitor Fire Danger Ratings and get in touch with bookings if there are risky conditions coming up.

In case there is a bushfire event, we have an evacuation plan which we talk to the students about when they arrive. We also send it to the schools prior to their arrival.

We make sure our staff know exactly what to do in an emergency and advise the local CFA when and how many people are staying in the camps. We have an agreement with a local bus company to be on standby 24 hours a day, 365 days a year in case of evacuation. We also have agreements with local venues in case we need to arrange alternative accommodation."

Toni and Peter McCracken

Ferngully Lodge, Healesville

Know where you will go

Know where you will go and how to get there. If you plan ahead, it will be easier to make a decision on where to go when you are leaving early.

Think about a place that fits in with your needs – for example, you may like to be in a place with reliable mobile phone reception so that you can communicate with customers.

You may also like to consider what destinations and holiday activities you could recommend to customers in your care. If you do provide recommendations, plan to call ahead and confirm that your customers can be accommodated for the day or night.

Consider establishing reciprocal arrangements with similar businesses so that you can refer customers to another business in these conditions. Remember that you are in the customer service business and the easier the situation is for your customers, the more likely it is that they will return to your business.

Preparing your property before you leave

There are things you can do around your property before you leave. These actions may minimise damage to your property from bushfire.

- Close all doors and windows
- Move doormats and outdoor furniture away from the building
- Block the downpipes and partially fill the gutters with water
- Move stock or large animals to large paddocks with short grass
- Turn off the gas supply
- Leave the front gate open.

You may also consider diverting your landline phone to your mobile so that you can answer customer enquiries while you are away.

Plan for an extended stay away from your property

Even when a fire has been controlled, there may be other safety issues that you are unaware of that may affect your ability to return to your property.

These include:

- Fallen trees
- Disruptions to essential services
- Potential crime scenes.

Consider factoring this in your business continuity plan, and if this occurs, check with police, fire authorities and your local emergency services before trying to return.

If you are caught in a fire

If a fire starts and you have not left your property, and you have not made other preparations, you need to know what you are going to do. Leaving after a bushfire has arrived is extremely dangerous.

As soon as there is a fire in the area you and anyone else on the property must put on protective clothing. It can offer some protection from radiant heat.

If caught in a building

If sheltering in a building during a bushfire, make sure you have a point of exit in every room that you use as shelter.

Most bathrooms are unsuitable to shelter in as they typically have only one door out and a small window that is often frosted. In a bushfire it is critical to maintain visibility to know what is happening outside.

If your house catches fire while you are inside, you will need to respond quickly:

- Close the door to the room that is on fire
- Move to the other end of the house, closing all the doors behind you
- Do not get trapped in a room without an alternative exit
- Move outside to burnt ground as soon as you can
- Seek shelter in another building if it is still too hot outside
- Drink water to prevent dehydration.

Last resort shelter options

In situations where no other options are available to you, taking shelter in one of the following places may offer you some protection from radiant heat. None of them guarantee your safety.

- Neighbourhood Safer Place (Place of Last Resort)
- A stationary car in a clear area
- A ploughed paddock or reserve
- A body of water such as a beach, swimming pool, dam or river. This does not include a water tank. Dams may not be reliable as their water levels fluctuate and they may be empty in summer.

Further information on sheltering from fire is available in the Fire Ready Kit which you can download from cfa.vic.gov.au

Planning to stay and defend your property?

Defending a property requires at least two able-bodied, fit and determined adults who are physically and mentally prepared to work in arduous and difficult conditions.

If you are considering planning to defend your property, you should read the *Fire Ready Kit* available at cfa.vic.gov.au and consider your options.

You should not ask your customers to stay and defend your property as you may be liable for their safety.



Checklist

☐ What are your triggers to change normal business operations and to leave early?

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☐ What will you do if you, your employees and your customers are caught in a fire?

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☐ How and who will monitor Fire Danger Ratings and warnings during the summer months?

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☐ Who are the emergency broadcasters in your area?

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☐ What townships/location names will you monitor for warnings (think about towns/locations in a 20km radius)?

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Step

7

Write and practise
your plan

Bushfire plan template

Your plan needs to be tailored to your business and easy to understand. You can use the template in this section as the basis for your bushfire plan, create your own, or use the information in this kit to develop or update an existing emergency management plan. An emergency management template is available at tourism.vic.gov.au

Four stages of a bushfire plan

The bushfire plan template in this section is broken into four stages:

- Before summer
- During summer
- When there is a fire
- When the All Clear advice has been issued.

Your plan should clarify your triggers to act, what actions you and your employees should take and explain how you will do it. Your notes from the checklists in steps one to six should provide a prompt for your triggers and actions.

A few examples have been provided in the template. These can be edited to suit your business needs or deleted if they are not appropriate. Consider adding tools such as maps and templates that you and your employees can use to respond to different scenarios quickly.

Practise your plan well before summer each year. A practice run will highlight what works and what doesn't work, and it will help you and your employees respond automatically and appropriately when it counts.

"Our business was part of the first Tourism Community Fireguard group together with six other accommodation providers in the East Otways region just after Black Saturday.

As well as realising that our individual fire plans needed significant modification given the experience of our fellow Victorians in the fire affected areas at that time, we had also seen the implications for our industry in fire management strategies.

While the group went through the standard Fireguard training, we mainly concentrated on discussing the issues specifically relevant for tourism businesses. Some of the most useful outcomes were working out strategies relating to communication with guests during a fire incident and how to be proactive in our cancellation policies."

Di Schulze

Countrywide Cottages, Bambra

"It's great to have all this written down in one place. It made things clear to me that were just whizzing around my head. You can't do a thing when you're in panic mode."

George Fitzpatrick

Southern Grampians Cottages, Dunkeld

YOUR BUSINESS BUSHFIRE PLAN

Business	
Contact person	
Street address	
Office phone numbers	
Number of properties	
This copy is to be kept at	
Neighbourhood Safe Places nearby	
Trigger to leave	

BUSHFIRE UPDATES:

- Victorian Bushfire Information Line 1800 240 667 (TTY 1800 555 677)
- cfa.vic.gov.au
- depi.vic.gov.au
- mfb.vic.gov.au
- FireReady smartphone app
- @CFA_Updates
- facebook.com/cfavic
- Emergency broadcasters: _____

Park and forest information

- parks.vic.gov.au or call 13 19 63

Road closures and traffic information

- vicroads.vic.gov.au

BEFORE SUMMER

Document the actions you need to undertake each year before summer.

Actions	How to do it	Completed
e.g. Secure adequate insurance coverage for your business		
e.g. Check that you have the latest bushfire information resources for your customers.		
e.g. Ensure a copy of your bushfire plan is accessible to staff, a copy is off-site and a copy is in your emergency kit.		
e.g. Incorporate your businesses' bushfire procedures in staff induction and training.		

DURING SUMMER

Document your triggers, actions and explain how you will do it.

Trigger	Action	How to do it	Completed
e.g. every day	Check Fire Danger Ratings and warnings.	Go to cfa.vic.gov.au before 9am	
e.g. Very High FDR and above	Check if there is a Total Fire Ban in force. If so, inform customers about what they can and can't do.	Check cfa.vic.gov.au before 9am. If there is a TFB, place the TFB information board in front of the reception desk and display the 'Bushfire safety advice for travellers' brochures.	
e.g. Severe FDR and above	Check if nearby parks and forests are closed. If so, inform customers if necessary.	Go to parks.vic.gov.au	

WHEN THERE IS A FIRE

Document your triggers, actions and explain how you will do it.

Trigger	Action	How to do it	Completed
e.g. Warning issued – Emergency warning	Guests to be advised of an advancing bushfire as soon as possible.	If guests are away from the property, contact them by mobile. Go to cfa.vic.gov.au , print the fire warning and post it in place where visitors can see it. Advise guests of the emergency procedures, provide them with a copy of the local <i>Community Information Guide</i> and explain how to seek more information so that they can make an informed decision on what to do.	

WHEN THE ALL CLEAR HAS BEEN ISSUED

Document what you need to do when the fire threat has passed.

WHEN THE ALL CLEAR HAS BEEN ISSUED

Document what you need to do when the fire threat has passed.

[illegible]

Resources

Tourism Victoria

- Crisis management resources and tools for tourism businesses
tourism.vic.gov.au

Country Fire Authority

- *Community Information Guides*
cfa.vic.gov.au/plan-prepare/community-information-guides
- *Fire Ready Kit*
cfa.vic.gov.au
- *Free visitor bushfire information resources*
Contact your regional CFA office or the VBIL on 1800 240 667
- *Landscaping for Bushfire*
cfa.vic.gov.au/plan-prepare/landscaping-for-bushfire/

Consumer Affairs Victoria

- *When customers cancel: guidance for tourism businesses*
consumer.vic.gov.au/businesses/fair-trading/contracts/tourism-businesses

Small Business Victoria

- Bushfire planning information and tools
business.vic.gov.au/operating-a-business/when-things-go-wrong/fire-preparation

WorkSafe Victoria

- *Emergency Management – Developing a Plan for a Small Organisation*
worksafe.vic.gov.au/forms-and-publications/forms-and-publications/emergency-management-developing-a-plan-for-a-small-organisation

Fair Work Ombudsman

- *Employment entitlements during natural disasters or emergencies*
fairwork.gov.au/resources/fact-sheets/workplace-rights/Pages/employment-entitlements-during-natural-disasters-or-emergencies.aspx

Metropolitan Fire Brigade

- *Workplace Emergency Management Manual*
mfb.vic.gov.au/index.html

CPA Australia

- *Disaster Recovery Toolkit*
cpaaustralia.com.au/professional-resources/practice-management/toolkit/disaster-recovery

Acknowledgements

Tourism Victoria and the Country Fire Authority would like to thank the people and organisations who have assisted us to develop this resource kit. These include:

- Tourism businesses
- Bob Adams, Boroka Downs, Halls Gap
- Di Shulze, Countrywide Cottages, Bamba
- George Fitzpatrick, Southern Grampians Cottages, Dunkeld
- Jeremy Redmond and Pierre Jacobsson, Natural Treasures Tours
- Karen Azzopardi, Glen Cromie Caravan Park, Drouin West
- Ken Adams, Accommodation provider, Marysville
- Liam Thornycroft, The Convent, Daylesford
- Mel Neil, (former owner) Piglets Café, Neerim South
- Peter and Toni McCracken, Ferngully Lodge, Healesville
- Pru Farrer, Dulc, Halls Gap
- Tori Dunn, Grampians Mountain Adventure
- Regional Tourism Boards and Associations
- State government departments and statutory authorities.

This document has been prepared by Tourism Victoria with the support of the Country Fire Authority and published in October, 2013.

Disclaimer

While Tourism Victoria and the Country Fire Authority believe this publication will be of assistance to tourism businesses it should not be relied upon as a substitute for obtaining professional advice on a particular matters. While all efforts have been made to ensure the correctness of the information provided, the accuracy of each statement is not guaranteed. Accordingly, Tourism Victoria and the Country Fire Authority disclaims any liability for any errors or loss, or other consequence, which may arise from any person relying on the information in this publication.

