

GIO TMF Coverage Alert

Re: Storm and Tempest Claims

Moving into the cooler months of the year that generally reflect increased Storm and Tempest claims, GIO Operational Risk Management Team would like to emphasise the importance of Agencies conducting regular building maintenance inspections in order to prevent or reduce damage or personal injury caused from fire and adverse weather conditions.

To safeguard against Storm and Tempest related damage it is recommended that agencies are proactively engaged in the following:

- *Facilities maintenance – including compliance and monitoring scheduled maintenance activities.*
- *Currency of Business Continuity Plans and demonstrated table-top live exercises and Contingency tests.*
- *Review of current Contingency Plans to include incidents of Storm and Tempest.*
- *Critical Assessment of environmental factors that may cause injury to persons or damage to property i.e. soil erosion, sink holes, diseased flora and fauna, structural impairment.*
- *Review of communication plans in the event of storm and tempest damage or injury.*

Agencies are encouraged to liaise and cascade information from relevant WH&S alerts along with issues identified during proactive inspection of property and environment. This information should be disseminated amongst all relevant stakeholders in an effort to reduce incidents of bodily injury and property damage.

Documenting these actions will provide evidence in the event of death, serious injury and or property damage, and will assist should the matter proceed to a claim or external review by Courts or Tribunals.

GIO Operational Risk Management Team is a service available to Agencies to assist in developing and testing current risk management practices. Agencies are encouraged to contact Operational Risk Management team members for further information.

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