



Readiness Wheel

The purpose of this document is to provide general tips and suggestions to help prepare for possible emergency events or natural disasters. All disasters and emergency events are different, and this document does not cover every situation or guarantee complete protection against all risks. Consider your specific needs, regional risks, and personal circumstances. Think about additional steps you may need to take to protect yourself from harm. Some guidance in this document may not suit your particular needs, so use your discretion when deciding what actions to take.

Introduction

Emergency events and natural disasters are an unfortunate reality and are becoming more frequent as a result of climate change. Review each topic below to provide additional context before completing the action plan. You can also find additional information, including links to external resources.

History

The History tasks are to help you think about what significant weather events have previously happened in your local area. Do you live in an area that is prone to bushfires, cyclones or floods? Are hailstorms, wind or heat waves happening more frequently? What is the most likely natural disaster that you might experience?

If you are new to the area, this is an opportunity for you to build connections and ask someone who has lived in the area for a longer period of time. You can also refer to the website: Australian Disaster Resilience Knowledge Hub to see the maps of past events knowledge.aidr.org.au

Connections

Community connections are important in a natural disaster event. Being connected with neighbours, family, colleagues or friends means you can help each other in an emergency or in the recovery period afterwards. This section encourages you to think about the people who offer positive support. It could also include community groups you belong to such as schools, sports clubs, religion or faith groups. Can you include people who you think might like to be part of your community groups?

[The Australian Red Cross RediPlan](#) offers a template for people to introduce themselves to neighbours.

Home

This section helps you to think about what you need from your home, and how you might need to prepare your home for a natural disaster.

SES Victoria recommends that an emergency kit should contain:

- portable radio with spare batteries
- torch with spare batteries
- first aid kit (with supplies necessary for your household, including prescription medication)
- candles and waterproof matches
- important documents including emergency contact numbers
- copy of any Home Emergency Plans
- waterproof bag for valuables.

When leaving or evacuating your property, you should also include:

- a good supply of required medications
- any special requirements and supplies for babies, the disabled, infirm and/or elderly
- appropriate clothing and footwear
- Fresh food and drinking water

Money

When a natural disaster hits, we heard from consultations that the phone towers and reception often fail. When this happens, people can't use cards or contactless payments, and the only way to pay is to use cash. For this reason, we encourage people to think through how much cash they might need to pay for necessities for three days.

The research shows the following is important when it comes to disaster related financial wellbeing:

- Insurance – (see 'Insurance' for more info)
- Savings – such as 'rainy day funds'. Savings are necessary if insurance is not available, but even when it is, savings go to all the incidental costs not covered by insurance.
- Investing in built environment changes – Money spent on rebuilding things back better, and more resilient can help to mitigate the impact of future disasters.

Not everyone will be in a position to have 'rainy day funds' or adequate insurance cover, you may not own your property or have influence in what is rebuilt. It's important to note that this is very common.

In some situations where savings are not possible, 'social capital' or connections (see 'Connections for more info) might be able to be drawn on for support such as volunteer labour or other people's assets or resources.

For QLD residents, Good Shepherd has developed a Money Ready Toolkit, which may also be useful for non-QLD residents www.goodshep.org.au/wp-content/uploads/2022/04/Good-Shepherd-Money-Ready-Toolkit.pdf

Insurance

Adequate insurance that covers natural disaster and goes beyond 'like for like' is ideal, but still rare. Many areas susceptible to natural disasters are seeing insurance become unaffordable because of the risks, with insurers even withdrawing from regions as a result of updated natural disaster risk profiles.

The Moneysmart website has advice on how to understand what events and damage are covered in your storm, flood or fire insurance cover. Moneysmart.gov.au:

www.moneysmart.gov.au/home-insurance/storm-flood-and-fire-insurance

If you are a home owner, you could also complete a self-assessment, improve your home bushfire resistance and once certified, access insurance discounts via the Resilient Building Council. You might want to add this to your action plan: www.resiliencerating.org

Animals and livestock

This section is to help you think through, and plan what you can do with your pets in an emergency. If you have livestock, moving animals can be difficult, and each state has different rules or licences you need to obtain for transport.

RSPCA has advice on Emergency preparedness for farm animals:

www.kb.rspca.org.au/knowledge-base/emergency-preparedness-for-farm-animals

Possessions

It's important to consider what material possessions you have, that you might need to take with you or protect from damage.

Consider important documents, but also sentimental items like your child's favourite soft toy that might provide comfort in stressful situations. Make a list so it's handy and you don't need to try to think of everything you need under pressure.

Health and wellbeing

This section is to help you prepare for any medical needs you might have. If someone has a disability, they should review the National Emergency Management Agency's website, for information and guides for supporting Australians with disability through disasters www.beyondblue.org.au/mental-health/natural-disasters

Physical health is important, and so is your mental health. Beyond Blue tells us it's common for communities and individuals affected by a disaster to experience a range of thoughts feelings and behaviours that can be intense, confusing and frightening.

These reactions can be severe and are at their worst in the first week after the event, however, in most cases, they fade over a month. If a person's day-to-day functioning is seriously affected it's important to discuss it with a GP or mental health professional.

As a CommBank customer, you can access three confidential telephone counselling sessions, free of charge. The Customer Support Service provides informal and friendly discussions with a qualified and professional counsellor if you are in need of emotional or psychological support. You can make an appointment by calling 1300 360 793.

If you are experiencing financial hardship, you can contact CommBank to discuss your options either via the CommBank app or by calling 13 30 95.

What next?

Save this document, take it home, share it with your friends and family members.

Note any outstanding actions you would like to take, on the 'My action plan' page. Consider completing this part with your friends and family so you can share the responsibility.



Warning:

The advice contained here is general and does not take into account your objectives, financial situation or needs. You should consider whether the advice is suitable for you and your personal circumstances. Before you make any decision about whether to acquire a certain product, you should obtain and read the relevant product disclosure statement).



Review the tasks below and select what actions you have completed or have scheduled to complete.



History

- If you're new to the area, ask a local person if there has been any severe weather in the past
- Discover the hazards likely to affect your area
- Search Australian Disaster Resilience Hub for a map of past weather events: knowledge.aidr.org.au



Connections

- List three people you could call in an emergency
- Share your evacuation plans with those three people
- Follow official emergency broadcasters on social media



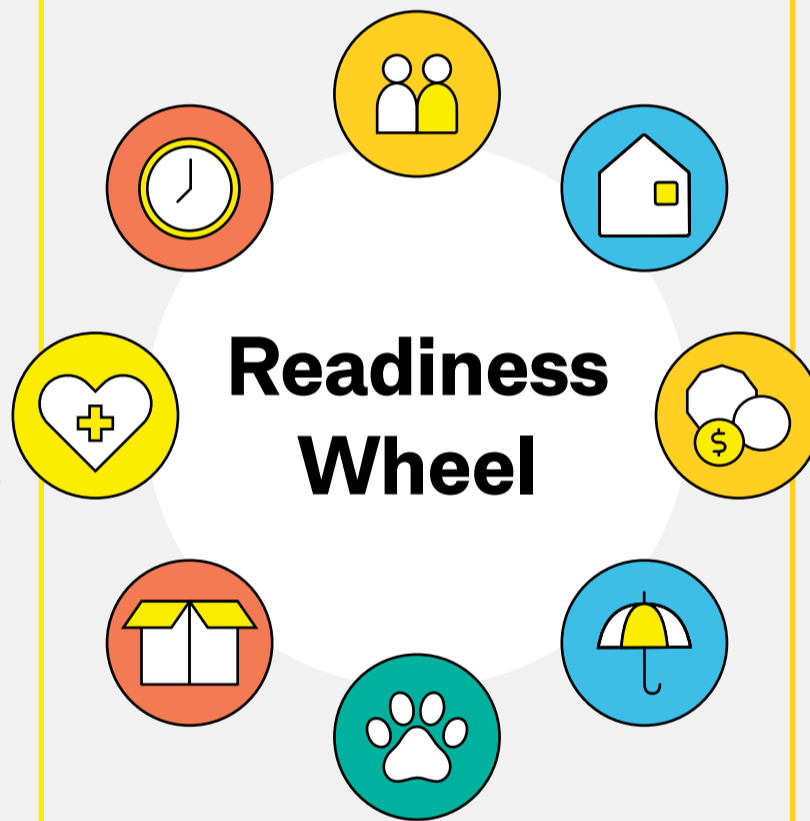
Home

- Pack an emergency kit with essential items
- Complete an emergency plan, such as RediPlan from Australian Red Cross: redcross.org.au/emergencies/resources
- Discover ways to prepare and protect your home



Health and wellbeing

- List any medication, scripts, supplies, first aid items you would need so you have a list ready for packing
- List three things that you know help improve your physical and mental wellbeing
- Identify two people, or professionals who you could go to if you experience mental health challenges, i.e. your GP or psychologist



Money

- Update, or create, a family or personal budget
- Determine how much cash you would need for three days, in case Eftpos or contactless payments are unavailable
- Are there other ways you can prepare, such as filling your car with petrol or loading up your public transport card?



Possessions

- Securely store digital copies of important documents, e.g. encrypted on a USB or on the Cloud
- Keep original documents securely stored, in a safe place other than your home
- Make a list of important or sentimental items, and a plan for how to protect them



Animals / livestock

- Plan where your animals would go in an emergency
- Have your pets microchipped and store your registration numbers somewhere safe, or share with a friend
- For livestock, have an up-to-date property map, including types of animals and locations



Insurance

- Take a video or photos of each room in your house, including furniture and contents
- Check your insurance coverage for natural disaster inclusions and exclusions
- Call your insurer, review the PDS and/or check your provider's website to understand the insurance claims process



Important Information

The Readiness Wheel has been designed by CommBank and Good Shepherd to help you prepare for a natural disaster. The Readiness Wheel is a self-assessment tool to help you understand your own readiness and consider any actions or further preparations you might need to take.

Who for

The activity can be completed by anyone.

Why

Unfortunately, natural disasters are affecting regions and communities more frequently. We heard from consultations that whilst there are many resources, guides and toolkits available, people needed something simple to take that first step in understanding the potential impacts of natural disasters, and identify some small actions to help better prepare.

Instructions

1. Read through each of the topics on the Readiness Wheel. Consider each of the tasks and tick the box if you feel you have completed this task or cross it out if it's not relevant to you.
2. Have a look at the blank 'My action plan'. Add any tasks that you think you could do as next steps, or actions you could consider doing to improve your own preparedness for a natural disaster event.
3. Consider having this discussion or completing the Readiness Wheel with friends, family members or colleagues. Allocating tasks may feel less overwhelming, and preparing together may assist you in recovery.

Here is a space for you to add your own tasks or follow up actions after considering the Readiness Wheel



History



Connections



Home



Health & Wellbeing



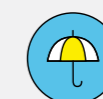
Money



Possessions



Animals / Livestock



Insurance

