

Every year, natural perils such as storms, cyclones, floods and hail cause damage to thousands of vehicles across Australia. It is possible for organisations to plan for these events, thus protecting employees and their vehicles from a potentially harmful situation.

Consider the following with regards to storm and flood events:

- Is there a natural hazard emergency management plan in place? – This plan should clearly outline the actions that drivers are expected to undertake in an event. This plan should form a part of your driver policies and procedures.
- Are employees aware of the organisations expectations in relation to their response to a natural hazard? The storm and flood plan should be communicated to driver's regularly, and ideally, before the commencement of the annual storm season.
- Can large concentrations of company vehicles be avoided? If not, are these locations in flood prone areas or near to waterways? Consider what mitigation strategies can be put in place to reduce losses, such as a relocation plan for vehicles.
- Consider where employees park. Avoid areas which are prone to flooding, including the family home.
- Are protective measures for hail such as permanent shelter for large areas or hail covers for individual cars feasible?
- Consider requiring employees to download an early warning system to notify them of approaching natural hazards. There are applications for smart devices (phones, tablets, laptops) which relay weather warnings based on a driver's location.
- Consider other natural perils such as bush fires in your natural hazard emergency management plan.

Ensure employees are safe and vehicles protected with the following tips:

- Move vehicles into a garage or other covered structure during storms, cyclones and hail until the event passes. If this is not possible, move the vehicle away from trees or other objects.

- If caught in a weather event: reduce speed, brake earlier, increase the distance between vehicles and avoid overtaking. Be aware of the vehicle's surroundings.
- If visibility is reduced, pull well off the road to avoid other traffic.
- Turn on the vehicle's low beams to increase visibility while driving and use the hazard lights if required to stop.
- Avoid driving through flood waters of any depth.
  - Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
  - A foot of water will float many vehicles.
  - Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUV's) and utility vehicles.
- Avoid unsealed roads. Unsealed roads turn to mud quickly in heavy rain and are also more likely to have hidden potholes.
- Avoid cruise control. Constant speed adjustments may be necessary when driving in these conditions, so it is best to avoid using cruise control.
- If the vehicle is damaged, attempt to protect the vehicle from further damage, if safe to do so, by covering the affected area with plastic or other material.




**vero.com.au**

The information is intended to be of a general nature and is not legal advice. Subject to any rights you may have under any law, AAI Limited ABN 48 005 297 807 (trading as Vero Insurance) does not accept any legal responsibility for any direct or indirect loss or damage, incurred as a result of reliance upon it. Please make your own enquiries

Date written: 15/08/2024

V11499 15/08/24 A

**For more information** 

[www.vero.com.au/risk-management](http://www.vero.com.au/risk-management)

Contact us at [riskengineering@vero.com.au](mailto:riskengineering@vero.com.au)