



Plan checklist

- ☐ **Access - can everyone and everything still get through?**
If your usual route was blocked or damaged, could people, emergency services, contractors, feed, fuel and other supplies still reach the property? And could stock or produce get out?
- ☐ **Power - how long could you keep things running?**
If mains power was off for days or weeks, which critical systems would stop? Do you have the backup power, fuel, connections and know-how to keep the essentials ticking over?
- ☐ **Water and effluent - how long before the pressure builds?**
If water supplies, pumps, storage or effluent systems were damaged or lost power, how long could you operate safely before animal welfare, household needs, production or environmental compliance were affected?
- ☐ **Critical infrastructure - what could bring the business to a standstill?**
Which buildings, plant, machinery, communications and other infrastructure can't you operate without? What would the knock-on effects be if one or more were unavailable for days or weeks?
- ☐ **Housing - if people can't stay, what's Plan B?**
If homes or staff accommodation were damaged, or without power, water or sanitation, where would people go? And who would keep the property running?



More advice worth listening to.
Scan for useful resources, weather alerts and more preparedness tools.

Now ask: What can we put in place today to reduce the impact, keep things moving and speed up recovery?

KNOW IT BEFORE YOU NEED IT.

Plan today to protect tomorrow

Knowing what could bring your farm or rural business to a standstill is the first step towards creating a plan that keeps things moving.

For most rural businesses, losing a building may not be what brings everything to a halt. The bigger disruption is often losing the essential services and practical things your people rely on every day - power, water, access, communications or somewhere to live. Planning ahead can help you reduce those risks and adapt quickly when things go off track.

Preparedness is a journey, not a destination

Start by bringing your team, family and neighbours together to talk through what could happen and how you would respond.

Focus first on the people, services and parts of the operation you can't do without, then make sure everyone knows their role.

If the unexpected happens, you'll be ready to act, make confident decisions and get your farm or business back on its feet sooner.

Afterwards, use what you've learned to strengthen your plan and build a more resilient farm or rural business for the future.

Your roadmap to rural preparedness

The roadmap takes you through the practical steps - from mapping what matters and sizing up your risks to putting plans, people and resources in place.

FMG
Advice & Insurance

YOUR ROADMAP TO RURAL PREPAREDNESS

Map what matters

Know the lay of the land. Map your property and surrounding area so you can quickly see what matters, where the risks are and how everything connects.

- Property boundaries
- Accessways & neighbours
- Water sources, waterways & hazards
- Key infrastructure and essential services
- Prevailing wind

Assess risks

Identify what could impact your property and operations.

- What can happen?
- How likely is it, and how big could the impact be?
- What safeguards are in place and are they up to the job?
- What needs attention?

Find what keeps things running

Pinpoint the infrastructure and utilities your farm can't run without.

- What do you rely on most?
- What could bring production to a standstill?
- What would take longest to recover from?
- Prioritise what matters

Analyse vulnerabilities

Look for weak spots that could leave your operation exposed.

- Impact of loss
- Recovery time
- Backup options
- What needs a plan

Plan people and contacts

Know who to call and who can help.

- Emergency services & local response teams
- Utilities & suppliers
- Key contractors
- Neighbours
- Personal contacts

Create procedures and plans

Document what you need to do and how to do it.

- SOPs & shutdowns
- Power & water locations and system procedures
- Emergency actions
- Animal care & transport
- Evacuation routes

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Prepare supplies and resources

Stock the essentials your people and animals will need to survive and respond.

- Food, water and essential supplies for people for at least 14 days
- Feed, water, shelter and supplies for pets and commercial livestock
- Medical & first aid
- Tools & equipment
- Fuel & chemicals

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Communication and information

Stay informed and stay connected.

- Getting alerts & warnings
- Communication plan
- Backup options if power, mobile or internet fail
- Meeting points

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Insurance and documents

Protect what you have and keep it accessible.

- Current policy details and insurer contact information
- Important documents
- Up-to-date asset register
- Photos & records

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Practise and test

Put your plan, equipment and people through their paces before an emergency does.

- Test back-up power
- Run drills
- Review SOPs
- Learn and improve

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Review and improve

Keep your plan current as your people, property and operation change.

- Review the plan annually and after any significant event
- Update contacts
- Check and renew supplies
- Adjust for changes
- Keep learning