Holiday shutdown risk checklist

Work through this list before you lock up for the break, and again on your first day back. Tick each item as it's done.

Closing date: **Reopening date:** **Completed by:**

Secure the premises

- ☐ Test alarms and confirm they're monitored over the break
- ☐ Account for every key, remote and access card
- ☐ Change codes for anyone who has left during the year
- ☐ Check doors, windows, roller doors and skylights are locked
- ☐ Remove cash and display "no cash kept on site" signs
- ☐ Secure high-value stock, tools and equipment out of sight
- ☐ Check external lighting and CCTV work and can be viewed remotely
- ☐ Lock gates, fences, yards and storage containers

Make the site look occupied

- ☐ Put internal and external lights on timers or sensors
- ☐ Arrange regular site checks by staff, a neighbour or security
- ☐ Pause mail and deliveries, or arrange collection
- ☐ Empty and store wheelie bins away from fences and walls

Protect your copper

- ☐ Lock switchboards and meter boxes
- ☐ Consider cages around external air-conditioning units
- ☐ Lock away copper offcuts, cable and pipe stock
- ☐ Make sure CCTV covers plant rooms and rooftop units

Fire

- ☐ Unplug non-essential equipment, chargers and Christmas lights
- ☐ Check power boards aren't overloaded or behind stock
- ☐ Turn off gas at the bottle or mains where safe
- ☐ Store fuel and chemicals in approved containers
- ☐ Move rubbish, pallets and waste away from walls
- ☐ Test smoke alarms; check extinguishers and hose reels
- ☐ Keep fire exits, hydrants and access paths clear

Power outages

- ☐ Test alarm and CCTV battery backups
- ☐ Confirm your alarm will alert someone if power fails
- ☐ Fit temperature alarms to fridges, freezers and coolrooms
- ☐ Run down perishable stock where you can
- ☐ Use surge protectors or unplug sensitive equipment
- ☐ Write down how to reset alarms, gates and pumps
- ☐ Sign up for outage alerts from your electricity distributor

Weather and water

- ☐ Clear gutters, downpipes and drains
- ☐ Check roofing, flashings and skylights for damage
- ☐ Trim branches over buildings, lines and vehicles
- ☐ Secure loose items, signage and shade sails
- ☐ Lift stock, files and equipment off the floor
- ☐ Turn off the water supply where safe; check for leaks
- ☐ Check sump pumps and stormwater pits are working
- ☐ Agree who responds if a flood or storm warning is issued

Machinery and plant

- ☐ Isolate power and follow manufacturer shutdown steps
- ☐ Remove keys, fit immobilisers, disconnect batteries
- ☐ Park plant in a locked compound; block in small machines
- ☐ Lock fuel tanks and bowsers
- ☐ Photograph equipment and record serial numbers
- ☐ Book servicing over the break

Liability

- ☐ Put up signage where hazards exist
- ☐ Make safe trip hazards, open pits and loose materials
- ☐ Secure ladders, scaffolding and excavations
- ☐ Check lighting on paths and car parks
- ☐ Confirm contractors on site hold their own insurance

Cyber and payments

- ☐ Apply software and security updates
- ☐ Turn on multi-factor authentication for key accounts
- ☐ Brief staff on holiday phishing scams
- ☐ Phone to confirm any change to a supplier's bank details
- ☐ Require two people to approve large payments
- ☐ Remove access for staff and contractors who have left
- ☐ Confirm backups are current, off site and tested
- ☐ Agree who monitors security alerts over the break

People and responsibility

- ☐ Update the emergency contact list (below)
- ☐ Save it to the cloud, keep a copy safe and share it with key staff
- ☐ Decide who can approve emergency repairs or spending
- ☐ Confirm closure dates with staff, customers and suppliers
- ☐ Let your local police station and fire brigade know you're closed, who holds keys and any fuel or chemicals on site

Check in with your broker

- ☐ Sums insured reflect current stock, including Christmas stock
- ☐ Any conditions for unoccupied premises
- ☐ Business interruption cover if you're closed longer than planned
- ☐ Cover for spoiled stock and power surge damage
- ☐ New equipment, premises or activities since renewal
- ☐ How to lodge a claim and who to call after hours

Your first day back

- ☐ Walk the whole site before staff arrive
- ☐ Check the alarm log for activations
- ☐ Check fridges, freezers and coolrooms for spoiled stock
- ☐ Look for leaks, damp or signs of forced entry
- ☐ Restart equipment carefully and test anything that lost power
- ☐ Photograph any damage before cleaning up
- ☐ Call your broker straight away about any damage

Emergency contacts

Keep this list up to date, save a copy to the cloud and share it with your key team. For non-urgent police matters call 131 444. In an emergency, call Triple Zero (000).

Role	Name	Phone	Role	Name	Phone
Owner			Alarm monitoring		
General manager			Electrician		
Operations manager			Plumber		
Key holder			IT support		
Key holder			Local police station		
Insurance broker			Local fire brigade		
Broker after-hours line			Power outages line		

Closing for the break? Talk to your broker first

A quick review before you lock up can pick up gaps in your cover while there's still time to fix them. Call your local Regional broker or visit **regional.com.au/contact-us**.

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This checklist is a general guide only and doesn't cover every risk to your business. Talk to your broker about how your cover applies to your circumstances.

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