

# Flood/Storm Recovery



## Practical Guide

### Introduction

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Queensland often experiences climate extremes such as floods, droughts, heatwaves and bushfires. As Scout Queensland controls assets state-wide, from time to time these assets will come under pressure from extreme weather events. This can cause wind and water damage, flooding and other impacts. This document contains some practical information to assist Formations in recovery following extreme storm and flood event.

### During any emergency event

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Severe weather can affect all parts of Australia, and can be particularly common in Queensland. Storms can happen anywhere, at any time of year and can involve damaging winds, large hail, heavy rainfall or tornadoes

**The safety of individuals is the number one priority in any emergency event and in the post-event clean up.**

Formations are encouraged to have a preventative maintenance program, which can assist in minimising damage in significant storm events. However, when a significant storm or emergency event is imminent, Leaders and Members should **not** feel obligated to check on the condition of Scout assets or make any last minute preparations. Rather Leaders and Members are to follow the direction of emergency services. The condition of Scout property can be verified only when it is safe to do so

### Recovery

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#### Post Emergency Inspection

A facility can be badly damaged and be unsafe to enter. Prior to commencing recovery work it is prudent to conduct an initial inspection, should any issues be identified then seek professional advice before proceeding further.

Items to consider:

- Check that electricity has been cleared for the building; this is one of the highest risks post a flood event. As circuits can become submerged and compromised in flood waters. It is prudent to have an electrician check and isolate circuits before any recovery efforts commence.
- Identify any likely asbestos containing materials or dangerous chemicals, these may have been disturbed in the emergency event and may need to be removed or isolated.
- Conduct an exterior check of the facility, looking for cracking in exterior walls, and obvious signs of structural failure. **If there is any doubt do not enter the facility**

- If safe to enter the facility, inspect walls, ceilings, and floors. Sagging floors may indicate damage to foundations, and sagging ceilings may indicate water in the roof.
- Check for gas or water leaks. If there are any strange odours or you can smell gas or hear hissing sounds, leave immediately.
- Take lots of pictures of the damage for insurance purposes

### Clean-up Safety

When organising a recovery effort, leaders and members should consider the following advice:

- In planning consider what could go wrong
- Sewer lines can become compromised on flood and storm events, Assume anything that came into contact with floodwater is contaminated, and ensure that disinfectant is used in the clean-up
- Check that the people required to operate any equipment have the right skills and competencies
- Ensure that unskilled workers are adequately supervised.
- Check that people allocated to perform work do not become fatigued.
- Make sure that workers have the correct personal protective equipment and that it is worn correctly.
- Ensure that there are appropriate first aid facilities and appropriately trained first aid officers. Disinfect any cuts quickly and cover with a waterproof dressing
- Ensure that there is clean drinking water available.
- Ensure that workers wash their hands before eating or drinking, that hand hygiene facilities are available.
- Check that there is access to toilet facilities.

### Recommended Personal Protective Equipment

- Sturdy boots,
- Long pants and long sleeves,
- Eye protection
- Rubber gloves
- Face-mask, hat, sunscreen and insect repellent when necessary.

### Clean-Up

It is proven that fast action following a storm or flood event can mitigate against further damage. Do not delay clean up efforts to resolve insurance matters, however ensure that all damage both pre and post clean-up is well documented with photos.

Below is a guide to running a clean-up recover effort:

- Assess what work needs to be done.
- Many hands make lite work, seek as much assistance as possible. This can be a good way to bring a community together following a difficult event.
- Work out the order of the work to be done so that new risks are not introduced,
- Work out what tools and equipment will be needed to do the work safely and that it is in good working order.
- Don't assume that resources such as electricity and water will be available
- Ensure that volunteers and helpers are given clean direction, the right equipment and correct PPE to undertake their assigned work.
- When required use licensed tradespeople
- Avoid trapping moisture inside the facility, open up all windows and doors, if required bring in fans and blowers.
- Everything that is wet that can be moved should be taken to space where is can be cleaned and dried.
- Conduct a stocktake of all damaged equipment, furnishing etc. and group these assets together for disposal once approval has been granted by the appointed assessor and/or the insurer. If you must dispose of any property due to health and safety concerns, please take photographs of the damaged property and inform our claims team of your intention to dispose of this property before doing so.

Note a more extensive clean will normally require to removal of carpet, gyprock, and joinery. It is best to coordinate this work with the facilities team to ensure

### Mental Health

Although individuals will react differently, an emergency can be emotionally distressing. There can be a sense of loss and exhaustion, and recover can be a lengthy process.

After such incident, we would encourage our adult members to visit [www.mycompass.org.au](http://www.mycompass.org.au) which is an interactive self-help service aiming to promote resilience and wellbeing for all Australians. Similar resources for youth members can be found at [www.headspace.org.au](http://www.headspace.org.au).

If additional support is needed, please approach your District and Region Leaders.

## Insurance

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For information related to Scouts Queensland insurance program please see The Queensland Branch Scouting Instructions (QBSI) Section 5.6 Insurance

Scouts Queensland maintains insurance for emergencies such as these. In the case of flood and storm damage, this is primarily covered under the *Industrial Special Risk Policy (ISR)*. ISR specifically provides coverage of Scouts facilities and equipment. Depending on the extent of damage, we may also need to rely on these other policies:

- Motor Vehicle – for damage to any motor vehicles, trailers, or some types of plant.
- Marine Hull – For damage to watercraft

### Reporting

In the event of any kind of personal injury please follow the process as defined in QBSI 7.9 Reportable Incident Policy, this requires all incidents to be recorded on an Incident Report Form (F18) and submitted to Branch, but in some cases will also require immediate reporting to (07) 3870 7000.

Property Damage is not typically recorded on an Incident Report Form (F18), unless it involves a personal injury. For property damage we ask that:

- Contact [risk@scoutsqld.com.au](mailto:risk@scoutsqld.com.au) as soon as possible after the damage has become known. In the event of a total loss contact (07) 3870 7000. In an event the Facility and Risk Team can assist negotiate the specific insurance requirements.
- After deciding to make a claim under the Scouts Queensland Insurance the formation leader needs to complete an F1 Insurance Claim Form  
  
(<https://scoutsqld.com.au/wp-content/uploads/2015/03/F1-Insurance-Claim-Form.pdf>)
- Ensure that photos are taken documenting all damage. This includes damage to facilities or any equipment and furnishings that need to be disposed of.

Send all images to the Facility and Risk Team by emailing them to [risk@scoutsqld.com.au](mailto:risk@scoutsqld.com.au)

### Deductible/Excess

The Queensland Branch has a variety of deductibles (excesses) across its ISR policy, these include:

- Unspecified Damage                      \$5,000
- Named Cyclone Excess:                \$25,000 each and every loss at each and every situation
- Flood Excess:                                \$25,000 each and every loss at each and every situation

Flood is defined as the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

- a) a lake (whether or not it has been altered or modified);
- b) a river (whether or not it has been altered or modified);
- c) a creek (whether or not it has been altered or modified);
- d) another natural watercourse (whether or not it has been altered or modified);
- e) a reservoir;
- f) a canal;
- g) a dam.

This definition is important to determine which deductible will apply.

**PLEASE NOTE:** The deductible is covered by Scouts Queensland . The only amount payable by a formation is a \$500 administration fee. This means that Scouts Queensland Branch will self-insure, up to the value of the deductible.

### Claiming Expenses:

What can be claimed does depend on several factors:

- We are required to appropriately maintain our facilities and make efforts to mitigate against risk. Insurance will likely be denied when damage is caused by a pre-existing maintenance issue
- Under the Property Banding Model, any payout will be capped up to the selected banding level, as defined in QBSI 5.6.8.2 and as validated in the annual property return
- Under the Scouts Queensland Insurance policies and procedures, formations are allowed to determine what *equipment* they will self-insure themselves. As such only items specifically listed in the annual property return summary equipment can be replaced in the event of damage or loss
- There are some items that are excluded from coverage, such as mould unless it can be proven that the mould was caused by the event

For significant repairs, the insurer will typically appoint a loss adjuster. It will be their role to assesses the amount of compensation that may be paid after a person has claimed on their insurance policy.

Insurance payouts are held and branch level. Tax invoices from all approved expenses should be forwarded to [risk@scoutsqld.com.au](mailto:risk@scoutsqld.com.au) for payment and documentation.

In a storm or flood event, there may be some expense that are incurred before they can be appropriately approved. These may include

- Costs associated with making the facility safe, or validating that it is safe
- Clean-up costs, including consumables and equipment.

In these circumstances all expenses must be valid and defensible. Forward all tax invoices to [risk@scoutsqld.com.au](mailto:risk@scoutsqld.com.au) as soon as possible after these expenses have been incurred. An underwriter may refuse coverage of any unapproved expenses.

## Frequently Asked Questions:

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