

Any business may fall victim to a natural disaster that may disrupt their trade. This disaster may be an event such as fire, flood or earthquake, or a creeping disaster such as drought or disease. When catastrophic events like these happen, taking the first step to engage professional help is half the battle won! Timely action maximises potential solutions. You don't need to know the answer - just where to find someone who does. Vincents can help you meet this challenge.

our experts.

Vincents is a Queensland based professional services firm committed to assisting our backyard (the community) since 1989.

We understand the devastating effects that catastrophic events can have on individuals, businesses and their livelihoods - and we are here to help.

As the largest group of independent forensic accounting experts based in Queensland, our team of insurance and business interruption specialists can assist you with all facets of the recovery and claims process.

Vincents has no affiliation to insurers, brokers or loss adjusters. We operate independently from the insurance industry to ensure that we hold no bias or advocacy for either party.

our services.

We act as a **one-stop disaster recovery centre** for businesses undergoing financial distress. Our experts can help you with:

- independent insurance & business interruption claim preparation;
- business loss mitigation strategies;
- cashflow management, credit & negotiation;
- electronic data recovery; and
- asset recovery & reconstruction services.

This information guide has been developed to make the recovery process a little less daunting at a time when things may seem overwhelming.



Call **1300 VINCENTS** and request to speak to our specialists today for your FREE 30 minute consultation.



Can't find your way out? we're here to help...

safety first.

Obviously, ensuring the safety of yourself and your loved ones, families, friends and employees is the first port of call.

As a starting point, we suggest you:

- Check for hazards (fire risks, flammable liquids, electrical issues).
 Use protective gear where necessary;
- Make a list of your damaged property. Taking photographs / video (only if it is safe to do so) before moving anything can help you create an inventory of loss and damage later;
- Unless perishable, we suggest that you do not throw anything away yet;
- Don't return any property, plant and equipment to use before it has been checked by a qualified tradesman;
- Have your utilities (ie. electricity, water mains, drains, etc) tested by a qualified tradesman;
- Check for contamination to property and water supply;
- Clear any debris; and
- Secure your property and critical records .

At this stage of the "clean-up", take steps to try and minimise your losses. That is:

- Don't throw items out that can be cleaned / repaired;
- Contact customers / suppliers to discuss the impact on the supply chain; and
- Consider ways to keep your business operating temporary premises, hiring equipment etc.



What next?

So, you have done everything possible to keep yourself and your surroundings safe, then what?

We suggest that you contact us.

As independent experts, we can assist you in this process from here.

Learn more >>





what we do.

business interruption.

If your business has been / will be impacted, and you have business interruption insurance, our reasonable professional fees for preparation of your claim will be covered under your policy.

We can start to prepare your claim with your help. The types of information we will need from you to assess your claim are as follows:

- A copy of your policy. We can review and help you understand the policy coverage and what you can recover;
- A general background of your business operations and the impact (and potential ongoing impacts) of the specific event;
- Your financial records copies of your accounting software, finalised financial records (over the last few years), forecasts etc. If these records are believed to be on damaged computers / hard drives, our Data Recovery team may be able to retrieve them; and
- Details of your assets. Ensure you keep hard copies of quotes / invoices / receipts etc associated with the initial / replacement purchase of such items.

In addition, and critically, keep accurate records of all the additional costs you have incurred during the "clean up" / return to operations period such as:

- The cost of using trades;
- Additional amounts paid to employees; and
- Costs for hiring equipment / temporary premises.

creditor/cashflow/business management.

During times of business interruption, management of creditor pressure is critical, as is the maintenance of business cash-flow and customer relationships.

Our specialist recovery and reconstruction team can help you manage your current position and take steps to ensure your business will return to full strength.

data recovery.

Our Data Recovery team are experts at taking seemingly destroyed computers / devices and recovering the data held on them.

From water damage to physical destruction, items such as accounting software, general business records / documents to libraries of photographs and video can be recovered.