



Readiness Wheel

The purpose of this document is to provide general tips and suggestions to help prepare for possible emergency events or natural disasters. All disasters and emergency events are different, and this document does not cover every situation or guarantee complete protection against all risks. Consider your specific needs, regional risks, and personal circumstances. Think about additional steps you may need to take to protect yourself from harm. Some guidance in this document may not suit your particular needs, so use your discretion when deciding what actions to take.

Introduction

Emergency events and natural disasters are an unfortunate reality and are becoming more frequent as a result of climate change. Review each topic below to provide additional context before completing the action plan. You can also find additional information, including links to external resources.

History

The History tasks help you think about significant weather events that have occurred in your local area. Do you live in a place that often experiences bushfires, cyclones, or floods? Have you noticed more hailstorms, strong winds, or heat waves lately? What natural disaster are you most likely to face? If you are new to the area, take this chance to talk to someone who has lived there longer. They can share helpful insights. You can also visit the Australian Disaster Resilience Knowledge Hub website to see maps of past events knowledge.aidr.org.au

Connections

Community connections are important in a natural disaster event. Being connected with neighbours, family, colleagues or friends means you can help each other in an emergency or in the recovery period afterwards. This section encourages you to think about the people who offer positive support. It could also include community groups you belong to such as schools, sports clubs, religion or faith groups. Can you include people who you think might like to be part of your community groups?

The Australian Red Cross RediPlan offers a template to introduce yourself to neighbours.

Home

This section helps you to think about what you need from your home, and how you might need to prepare your home for a natural disaster.

SES Victoria recommends that an emergency kit should contain:

- ★ a portable radio with spare batteries
- ★ a torch with spare batteries
- ★ a first aid kit (with supplies necessary for your household, including prescription medication)
- ★ candles and waterproof matches
- ★ important documents including emergency contact numbers
- ★ a copy of any Home Emergency Plans
- ★ a waterproof bag for valuables.

When leaving or evacuating your property, you should also include:

- ★ a good supply of required medications
- ★ any special requirements and supplies for babies, the disabled, infirm and/or elderly
- ★ appropriate clothing and footwear
- ★ fresh food and drinking water.

Money

When a natural disaster occurs, phone towers often fail, making cash the only option for buying necessities. We encourage everyone to have enough cash for three days of basic needs.

Research shows several important aspects for financial well-being during a disaster:

- ★ **Insurance:** (See "Insurance" for details.)
- ★ **Savings:** Having "rainy day funds" is crucial for covering costs not included in insurance.
- ★ **Stronger Infrastructure:** Rebuilding in a more resilient way can help lessen future disaster impacts. Many people may not have savings or insurance, and this is common.

If you lack savings, rely on "social capital" or connections for support, which could include volunteer help or shared resources (see "Connections" for details).

Good Shepherd offers a Money Ready Toolkit for Queensland residents, which may also assist those outside the state.

www.goodshep.org.au/wp-content/uploads/2022/04/Good-Shepherd-Money-Ready-Toolkit.pdf

Insurance

Adequate insurance that covers natural disaster and goes beyond 'like for like' is ideal, but still rare. Many areas susceptible to natural disasters are seeing insurance become unaffordable because of the risks, with insurers even withdrawing from regions as a result of updated natural disaster risk profiles.

The Moneysmart website has advice on understanding which events and damage are covered in your storm, flood or fire insurance cover.

www.moneysmart.gov.au/home-insurance/storm-flood-and-fire-insurance

If you are a home owner, you may also be able to complete a self-assessment, improve your home bushfire resistance and once certified, access insurance discounts via the Resilient Building Council. You might want to add this to your action plan:

www.resiliencerating.org

Animals and livestock

This section is to help you think through, and plan what you can do with your pets in an emergency. If you have livestock, moving animals can be difficult, and each state has different rules or licences you need to obtain for transport. RSPCA has advice on Emergency preparedness for farm animals:

www.kb.rspca.org.au/knowledge-base/emergency-preparedness-for-farm-animals

Possessions

Think about what important belongings you need to take with you or protect from damage.

Make a list of essential documents and sentimental items, like your child's favorite soft toy, which can help provide comfort in stressful times. Having a list will help you remember everything you need during urgent situations.

Think of everything you may need when you're under pressure.

Health and wellbeing

This section is designed to help you prepare for any medical needs you might have. If someone has a disability, they should review the National Emergency Management Agency's website, for information and guides for supporting Australians with disability through disasters

www.beyondblue.org.au/mental-health/natural-disasters

Taking care of your physical and mental health is important. When a disaster happens, people in the affected communities may have strong, confusing, and scary feelings and thoughts. These reactions may be strongest in the first week after the event, but they may start to improve within a month. If you find that your daily life is seriously affected, it's important to talk to a general practitioner (GP) or a mental health professional.

As a CommBank customer, you can get free, confidential telephone counseling sessions. Our Customer Support Service offers emotional and psychological support through a qualified counselor. To set up an appointment, call 1300 360 793.

If you're facing financial difficulties, you can reach out to CommBank to discuss your options via the CommBank app or by calling 13 30 95.

Whats Next?

Save this document, take it home, share it with your friends and family members.

Note any outstanding actions you would like to take, on the 'My action plan' page. Consider completing this part with your friends and family so you can share the responsibility.

Warning: The advice contained here is general and does not take into account your objectives, financial situation or needs. You should consider whether the advice is suitable for you and your personal circumstances. Before you make any decision about whether to acquire a certain product, you should obtain and read the relevant product disclosure statement).



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Readiness Wheel

Important Information

The Readiness Wheel has been designed by CommBank, Good Shepherd and First Nations Foundation to help you prepare for a natural disaster. The Readiness Wheel is a self-assessment tool to help you understand your own readiness and consider any actions or further preparations you might need to take.

Instructions

1. Read through each of the topics on the Readiness Wheel. Consider each of the tasks and tick the box if you feel you have completed this task or cross it out if it's not relevant to you.
2. Have a look at the blank 'My action plan'. Add any tasks that you think you could do as next steps, or actions you could consider doing to improve your own preparedness for a natural disaster event.
3. Consider having this discussion or completing the Readiness Wheel with friends, family members or colleagues. Allocating tasks may feel less overwhelming, and preparing together may assist you in recovery.

Who for?

The activity can be completed by anyone.

Why

We understand that severe weather events can be frightening and overwhelming. Being prepared is crucial for protecting lives and reducing damage. This guide is here to support you as you create your personalised action plan. Together, we can empower you and your community to respond with confidence and care during challenging times.

The CommBank Readiness Wheel is a clear action plan that helps individuals and communities prepare for emergencies. It includes important steps to ensure you are ready for any challenges that may arise.



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History

- ☐ If you're new to the area, ask a local person if there has been any severe weather in the past
- ☐ Discover the hazards likely to affect your area
- ☐ Search Australian Disaster Resilience Hub for a map of past weather events: knowledge.aidr.org.au



Connections

- ☐ List three people you could call in an emergency
- ☐ Share your evacuation plans with those three people
- ☐ Follow official emergency broadcasters on social media



Home

- ☐ Pack an emergency kit with essential items
- ☐ Complete an emergency plan, such as RediPlan from Australian Red Cross: redcross.org.au/emergencies/resources
- ☐ Discover ways to prepare and protect your home



Health + wellbeing

- ☐ List any medication, scripts, supplies, first aid items you would need so you have a list ready for packing
- ☐ List three things that you know help improve your physical and mental wellbeing
- ☐ Identify two people, or professionals who you could go to if you experience mental health challenges, i.e. your GP or psychologist



Money

- ☐ Update, or create, a family or personal budget
- ☐ Determine how much cash you would need for three days, in case Eftpos or contactless payments are unavailable
- ☐ Are there other ways you can prepare, such as filling your car with petrol or loading up your public transport card?



Possessions

- ☐ Securely store digital copies of important documents, e.g. encrypted on a USB or on the Cloud
- ☐ Keep original documents securely stored, in a safe place other than your home
- ☐ Make a list of important or sentimental items, and a plan for how to protect them



Animals + livestock

- ☐ Plan where your animals would go in an emergency
- ☐ Have your pets microchipped and store your registration numbers somewhere safe, or share with a friend
- ☐ For livestock, have an up-to-date property map, including types of animals and locations



Insurance

- ☐ Take a video or photos of each room in your house, including furniture and contents
- ☐ Check your insurance coverage for natural disaster inclusions and exclusions
- ☐ Call your insurer, review the PDS and/or check your provider's website to understand the insurance claims process



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