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## As storm season approaches Our Ark Mutual shares three tips to keep your service safe

BY JASON ROBERTS NOVEMBER 09, 2021

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Our Ark Mutual, a recently launched not for profit organisation that provides the early childhood education and care (ECEC) community with risk protection (an alternative to insurance), has extensive experience in supporting services to navigate unexpected weather events and their financial consequences.

“With weather events becoming increasingly extreme and unpredictable it is incredibly important for ECEC service operators, owners and landlords to have a clear understanding of the risks associated with a storm event and how those risks can be mitigated,” Our Ark CEO Charles Pollack said.

“At Our Ark we pride ourselves on our ability to work with our partners to decrease the negative consequences of an event through risk management activities and also reward our community by including these in our protection cost calculations.”

“So the more action that is taken to decrease the likelihood of a claim, the less a customer will need to pay. That being said, we felt it may be useful to provide some tips to help service operators, owners and landlords ensure they are best positioned to manage a storm event.”

### 1. Prepare, prepare, prepare

Before a storm is even forecast there are a range of actions that can be taken to ensure that a service and its team are ready:

- Regularly clear all gutters, check that downpipes and drains are clear of debris
- Regularly trim trees near buildings, windows, car parks and outdoor play areas
- Regularly have the roof, door and window seals checked by a qualified tradesperson
- Audit outdoor equipment and identify items to move inside and items to secure outside
- Keep a record of photos of the state of the building, contents, gardens, and outdoor areas

“Good preparation is the key to mitigating the impact of storm damage on property. There are a whole range of items that can be actioned in advance that will make a big difference should a storm event occur,” Mr Pollack said.

### 2. Have a plan – Communicate, support, execute

Having a plan is of utmost importance as it will help team members know exactly what they need to do should a severe weather event take place.

- Create a checklist of tasks and ensure the team are aware of their roles and responsibilities
- Check that business continuity and other safety procedures are up to date
- Understand how storm alerts will be received and then communicated with the team
- Have contingency plans for weekends and public holidays when the centre is closed

“Preparation isn’t just about maintenance and yards, it’s also about ensuring that the team knows exactly what to do should a storm alert be received,” Mr Pollack said.

### 3. Double check your current insurance or risk protection policies

The final step in the pre-event cycle is double checking that any existing policies are fit for purpose and will protect the service should an event happen and damage occur:

- Check your policy correctly reflects your service’s address and key details
- Ensure that the value of the building, contents and equipment are up to date
- Ensure that business interruption values are also up to date
- Review what is included and excluded, if there are limits, excesses and what other information is in the detail

“Reviewing your policy well in advance of an event is essential,” Mr Pollack said. “It is very difficult to make retrospective changes to your policy if an event occurs. At Our Ark, we are especially focussed on ensuring that risk protection in all areas is suitable for each and every customer.”

“It is this attention to detail and community focus which differentiates Our Ark from traditional insurance companies. Customising risk protection before an event takes place is so important and not only gives our customers peace of mind. It also makes good business sense too.”

To learn more about Our Ark’s risk protection offer, [please see here](#).

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