

Rebuilding a GP practice after flood

Advice from those who have been there, done that!

1. Some key things to consider

- Be honest about whether you want to rebuild. Is this an opportunity to retire, relocate, make other changes?
- Form a group of people around you for advice and to help particularly when you experience 'decision fatigue'. Ideas can include Facebook closed group, professional associations, as well as colleagues, friends and family.
- Keep the Registrars in your practice. Look at support the RTO can offer you and the Registrars during the recovery process. Although it may seem easier to get your trainees placed somewhere else during the recovery process, it may prove difficult to get them back into your practice when you are back to full operation.
- Accept help. If you don't need the assistance right now, keep a list of the people who offer assistance and what type. You may not feel you need it now, but this will change as you go through the process. Reach out for help, even if it is a couple of months later.
- Staff may need time off if they have been impacted. The same goes for you.
- Recovery can take about 2 years. Have faith, you will recover.

2. During the clean up

- Take photos/footage of everything and keep records. These may be provided as evidence up to 18 months later.
- Keep a list of damaged books or equipment that you discard so you can replace later if needed.
- Supervise the clean-up. Items often appear damaged but can be salvaged once cleaned and repaired.
- Set up a tarp or separate area to keep items that you are unsure of and want to reassess before throwing out. Ask for time to give more thought before final decision made. Decision overload can be overwhelming.

3. Funding support and Insurance

- Speak to your Accountant &/or Financial Advisor about options. Check if you can rebuild.
- Be aware that paying for things like "business interruption insurance" will usually only cover you for what is covered by your insurance. If you don't have flood insurance as part of your cover, you aren't eligible to claim business interruption insurance if the practice is flooded and you can't operate.

- Speak to your bank! They will want to help. Defer personal and business loans if possible.
- Contact other associations and organisations such as your Medico-legal organisation for assistance with fees being waived.
- Stick with the big banks for loans. Some public funded loans cause more work in the long term due to full budgets and reports needing to be submitted regularly as part of the agreement until the loan is repaid.
- Check your insurance policy very carefully for what you are covered for. Seriously consider using an Insurance Broker for the claims process as they can offer Claims Assistance. Their experience and knowledge of what you can claim will be worth the investment.
- Use Claims Agents where possible – they know how to maximise your claim.
- Look for Commonwealth and State grants available but also investigate shorter time frame grants from Foundations and those offering financial relief.
- Beware of tax payable on grant money received.

Contact the Insurance Ombudsman if needed to escalate if your claim is denied, or if it is not resolved to your satisfaction.

4. Rebuilding

- When setting up in a temporary premises ie. In the hospital, it only needs to be minimalist approach. Focus on minimal equipment and simple billing.
- Social events to provide support such as BBQs are helpful to debrief and connect with your community.
- Don't rush in when replacing equipment. Invest in quality equipment. The benefit is you know what you used regularly and what was not necessary.
- Lobby and explain your position to anyone of influence – Local MPs, Councillors
- Court the media- sell your story and the local business owners around you, name the insurance company if needed.
- Be aware of people that will try to take advantage of the situation. e.g. cleaners, tradespeople
- With insurance providers- push back where possible