

## COVID-19 WEBINAR Q&A

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Below are high-level responses to some of the questions raised in the COVID-19 Webinar on Wednesday 25 March 2020. Please contact us for specific advice.

We consolidated some questions that did not easily fit into our other subject areas. We recommend you read through all questions and answers within this Q&A as some questions provide more detailed information than others and may more closely relate to your particular circumstances.

Please note this information may be subject to change as the crisis continues to develop.

### **Other**

#### **Advice for dealing with customers who aren't paying us because of the Coronavirus and their cashflow issues and the flow on effect of us not being able to pay our suppliers?**

We recommend that you communicate and negotiate with your suppliers regarding delays in payment due to COVID-19. You will need to rely on your trading terms and try to recover unpaid debts in the usual manner. For tailored advice, contact Industry Legal Group on 1300 369 703 or [aaaa@industrylegalgroup.com.au](mailto:aaaa@industrylegalgroup.com.au).

#### **How do we pay rent if the government closes the business down for a long period?**

The government announced on 29 March 2020 that further work is being done by Federal Treasurer Josh Frydenberg and his state and territory counterparts on commercial tenancies.

That said, tenants, landlords and banks need to work together on solutions. It was also announced that measures would be put in place to encourage these agreements as part of the "hibernation" of businesses during this period.

#### **What about our business insurance policy, can we claim this as a business interruption?**

You should check with your insurer.

#### **Do I need to provide allowance to cover internet or other "home/office" costs?**

You may provide an allowance or allow employees to make an expense claim.

#### **Should I continue marketing and promoting the business as normal or could that be seen as encouraging people to come out of their homes and visit our shop?**

You are not prohibited from marketing and promoting your business. However, it is advisable that ensure your marketing and promotions do not contradict any recommendations and directions from government.

**If a workshop is on the border in one state, operating as a mobile service, are they allowed to cross the border to do work? Eg. Mungindi in QLD /NSW - Stanthorpe / Liston QLD-NSW border?**

It will depend on the border restrictions in place in the State or Territory. However, in relation to the QLD border, there are exemptions for border communities. People who live near the border of QLD, NSW, SA or the NT who ordinarily work in QLD can continue to travel for that work or study. This is not restricted to work relating to essential services. This also applies for QLD residents who travel to NSW, SA or the NT for work or education.

## **CONTACT EMPLOYER ASSIST**

If you require further advice, please contact Employer Assist on **1300 735 306** or email [aaaa@employerassist.com.au](mailto:aaaa@employerassist.com.au)

As we are experiencing a high volume of calls and we are taking the time to talk through multiple scenarios and options with members it may take us a little longer to respond to your telephone enquiries. As such, it is our preference if you are able to email enquiries in the first instance and we will call you if we require more information.

*This document is intended for general information purposes only and should not be regarded as legal advice. Please contact Employer Assist by Industry Legal Group if you require legal advice. 3466-1515-7519, v. 1*