



EMERGENCY DISASTER PREPARATION

Checklist for Business Owners and Operators

Business owners and managers must recognize that a natural disaster may pose a risk to their business. Ask yourself these questions: How could I continue to conduct business if the city (or the streets near my building) is closed off? How could I serve my customers' needs if my facility needed to close for several months? Could my business survive if it was closed for several weeks or months?

Even if a natural disaster does not put your company out of business, you may not be able to make contact with your customers or obtain important deliveries. To combat these risks, you must take the necessary steps before a disaster strikes to ensure business continuation.

DISASTER PREPARATION SUGGESTIONS

Consider incorporating the following disaster preparation suggestions into your business to avoid unnecessary upsets in the event that a natural disaster strikes:

- Check local flood maps and have your building inspected by a licenced professional to ensure that the roof and other connections comply with the wind loading requirements for your area.
- Consider installing impact-resistant film on your windows.
- Gather a list of vendors and telephone numbers of individuals or entities that are critical to your daily operations. If you heavily rely on one or two vendors, consider adding a backup vendor outside of your area.
- Prepare a list of companies that can assist you in recovery efforts, such as removing debris, moving and computer services.
- Provide employees with a chain of command and list of responsibilities in the event that a disaster strikes.
- Prepare a list of your employees and their contact information. Also find out where they may vacate to, if you are required to evacuate the city.
- Arrange for communication with your clients and customers, in the event of a disaster, to keep them informed.
- Constantly diversify your customer base, products and sales locations. This will prevent a major loss if a majority of your customer base is also affected by the hurricane.
- Designate a remote phone number on your voicemail system for which you can record messages to employees in the event of an emergency.
- Arrange for programmable call forwarding of your business lines with the phone company. Then you can call and reprogram your phones from a remote location, if needed.
- Install emergency backup lights that turn on when the power goes out.
- Back up your data on a frequent basis and keep this information off-site.

AUTO

HOME

BUSINESS

MARINE

LIFE

EMERGENCY SUPPLIES



If employees may be confined for several hours, or even days, consider stocking the following items at your place of business:

- Flashlight and extra batteries
- Battery-powered radio
- Ready-to-eat canned foods, fruits and vegetables, as well as energy foods, such as granola bars. Select foods that do not require refrigeration, cooking or preparation.
- Water stored in plastic containers
- Urge employees to keep a three-day supply of their medications on-hand as well as pain relievers and stomach remedies.
- Urge employees to bring in a blanket.
- Paper plates, cups and utensils
- Manual can opener
- Urge employees to keep an extra pair of reading glasses at work.
- First-aid supplies:
 - Adhesive bandages
 - Sterile dressing
 - Roller gauze bandages
 - Triangular bandages
 - Gauze pads
 - Germicidal hand wipes and alcohol-based sanitizer
 - Non-latex gloves
 - Adhesive tape
 - Cold packs
 - Scissors
 - Tweezers
 - CPR face shield



REDUCING DAMAGE

- Bolt tall bookcases and displays to the wall studs.
- Secure breakable items in a stand using hook-and-loop fasteners.
- Place large objects on low shelving.
- Install latches on drawers to prevent them from flying open.
- Secure pictures and mirrors to the wall with closed screw eyes and wire.
- Secure your water heater to the wall studs with plumber's tape or strap iron.
- Install flexible connectors to appliances using natural gas and automatic fire sprinklers.

WHEN STORMS ARE IMMINENT

Once you get word that a storm is coming, you must take immediate action. First, secure your facility by covering windows with shutters or plywood. Then, cover and move equipment to a more secure area. Also consider the following actions:

- Back up your files and move this information off-site.
- Make arrangements to use alternative means of communication, especially if you cannot shut down your systems completely.
- Check your emergency supplies and stock up on any necessary items.
- Help your employees get to their families safely. If it is not safe to leave the facility, establish a meeting point outside of the evacuation area for employees once you can leave.

INSURANCE CONSIDERATIONS

In addition to the various precautions that you should take in-house, you should also have adequate insurance coverage to protect against losses. Contact Schill Insurance to discuss your needs and review the coverages that are right for you.

Beyond your typical policies, consider Flood Insurance and Business Interruption/Business Income coverage policies. Have your business appraised every five years and provide appraisal documentation to Schill Insurance. In addition, conduct an inventory of your supplies and equipment, including photographs of these items and descriptions. Then leave this information in an off-site location.

Everyone at your facility should know what to do and how to prepare for a natural disaster. Contact us for all your business contingency planning and property insurance needs.