# Disaster Preparedness
## *for small-midsize businesses*

# Resource Guide

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# General Information

## State & Local Resources

- **State Emergency Management Office**
  Your state emergency management office has detailed information about risks and hazards in your state, state emergency plans and resources.

- **State Department of Insurance**
  Your state department of insurance has state-specific insurance information, information about your insurance rights, and contact information if you need assistance.

- **Local Emergency Management Office**
  Your local emergency management agency has important information about local hazards and risks, emergency plans and evacuation procedures, the latest emergency alerts and local assistance resources.

- **Local Planning Department**

  Your local planning department will have information about the local building code, regulations, permit requirements and other useful resources when considering physical protections for your home and property.

- **Local American Red Cross**
  Your local American Red Cross can provide information about emergency preparedness, response and recovery, as well as tools and resources if you need assistance after an emergency or disaster.

- **Local United Way and 2-1-1**
  Your local United Way and 2-1-1 service can provide information about available resources in your community and referrals to organizations that may be able to provide assistance after an emergency.

- **Local Chamber of Commerce**
  Your local Chamber of Commerce can provide valuable information about local business networks, resources and leading business practices.

## National Resources

- **Federal Emergency Management Agency (FEMA):** www.fema.gov
  FEMA has a library of information and tools available to help you identify and prepare for your risks, including information on public emergency alerts and warnings, flood hazard mapping, taking steps to protect your business, and finding assistance after a disaster.

- **Ready.gov:** www.ready.gov/business
  *Ready* is a national public service campaign site with many resources, including information on what to do before, during and after specific hazards, resource pages and templates to help you develop business continuity and emergency plans.

- **Small Business Administration (SBA):** https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/disaster/types-disaster-loans SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters; visit for information about loan types, amounts and eligibility requirements.

- **PrepareMyBusiness.org:** www.preparemybusiness.org/planning PrepareMyBusiness.org is a comprehensive disaster information and planning resource for businesses with templates and checklists for many aspects of business continuity and emergency planning.

- **American Red Cross:** www.redcross.org Red Cross has resources available to help individuals and families, businesses and schools prepare for disasters, numerous hazard specific safety checklists, and how to get assistance after a disaster.

- I**nsurance Institute for Business and Home Safety (IBHS)**: www.ibhs.org IBHS has many information, planning and safety resources available, including the FORTIFIED Commercial and Open for Business programs.

- **Insurance Information Institute (III)**: www.iii.org III has many useful resources about preparedness, safety and disasters with a focus on insurance coverage, including the Know Your Stuff and Know Your Plan tool and apps.

- **Big Business – Small Business Emergency Management Mentorship Program** http://www.disasterb2bmentor.org/BBSB/Home.aspx The program connects small businesses interested in developing more robust emergency management plans with large business mentors.

# Know Your Hazards

## Alerts and Warnings

Know the systems public safety officials use to alert you and your family in the event of emergencies or disaster and what tools can help keep you informed.

- Ready.gov: Alerts
- FEMA: Alerts & Warnings

## Identify Hazards

https://www.disastersafety.org/risks

IBHS has an online zip code-based tool to help you identify hazards most likely to impact your area.

## FEMA Flood Map Service Center

https://msc.fema.gov/portal

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

## FEMA National Flood Hazard Layer Map Web Service

https://hazards.fema.gov/femaportal/wps/portal/NFHLWMSkmzdownload

Users can view FEMA's National Flood Hazard Layer (NFHL) using Google Earth. FEMA offers two applications, "Stay Dry" and "FEMA NFHL," that display flood hazard zones, Flood Insurance Rate Maps, flood-related geography and other key information.

## Emergency Apps

Smartphone users can download emergency and weather alerts apps from your mobile app store. FEMA and Red Cross Emergency apps include information about how to prepare, respond to and recover from a disaster, as well as receive weather and emergency alerts.

- FEMA App: www.fema.gov/mobile-app
- American Red Cross Emergency App: www.redcross.org/mobile-apps/emergency-app
- The Weather Channel App: https://weather.com/apps
- National Weather Service listing of third-party weather alert services: http://www.weather.gov/subscribe

# Make Your Continuity & Emergency Plans

**RESOURCES:**

## American Red Cross: Ready Rating Program

http://www.readyrating.org/

Ready Rating is a program that helps businesses, schools and organizations become prepared for disasters and other emergencies. The free tool allows you to evaluate your organization's disaster preparedness, provides a customized report on steps to take as well as a library of resources and tools.

## Ready.gov: Business

http://www.ready.gov/business

Ready.gov has many resources and templates available to help your business plan for the hazards and risks you face, including an editable worksheet for developing a business continuity plan and business emergency action plan worksheet *(see pp. 12-14 for worksheet excerpt).*

## PrepareMyBusiness.org: Planning Tools

http://www.preparemybusiness.org/planning

PrepareMyBusiness.org has a library planning templates and checklists to help your business develop its business continuity and emergency plans, including a crisis communications checklist, vendor assessment and other templates.

## Occupational Health & Safety Administration (OHSA): Emergency Action Plan eTool

https://www.osha.gov/SLTC/etools/evacuation/

OSHA has an online tool to help small, low-hazard service or retail businesses create an emergency action plan, and comply with OSHA's emergency requirements.

## IBHS: Open for Business

https://disastersafety.org/ibhs-business-protection/ofb-ez-business-continuity/

IBHS's Open for Business is a free business continuity tool with customizable templates designed to help even small businesses focus on planning for any type of business interruption, so they can quickly re-open and resume operations following a disaster.

# SAMPLE BUSINESS CONTINUITY PLAN: OVERVIEW

## Developing a Business Continuity Plan

At its core, your continuity plan outlines the actions your business will take to protect your people, places, things and business functions so that you can maintain or quickly resume operations and continue to serve your customers after a disruption. Actions to develop your business continuity and emergency planning process include:

- Identify your continuity planning and crisis response team, as well as local partners (*sample form #1*)
- Assess your risks and actions for helping to mitigate them (*sample form #2*)
- Analyze possible impacts to your people, places, things and operations and develop specific strategies to mitigate and prepare for them
    - Worksite and workforce policies (*sample form #3*)
    - Life safety and emergency action plans (*sample form #4*)
    - Restoring critical business functions (*sample form #6*)
    - Financial and human resource needs (*sample form #7*)
- Create a crisis communications plan for sharing information with internal and external stakeholders in an emergency (*sample form #8*)
- Take stock of and organize:
    - Vital business records (*sample form #9, checklist on p.35*)
    - Employee information (*sample form #10*)
    - Customer and vendor information (*sample form #10*)
    - IT, equipment and other asset documentation and records (*sample form #11*)
- Establish a process for testing and updating your plans

These steps may vary according to your business needs, organizational structure and facilities. Some may be more simple or complex depending on your business; for example, an evacuation plan for a team of 3 in a 3-room office will look different than that of a 60-person organization occupying 3 floors of a building. These steps should be tailored to meet your business needs.

There are many formats that you can use to develop a business continuity plan according to your business needs. The following is a basic template for creating a business continuity plan (adapted from templates developed for the IBHS Open for Business program unless otherwise indicated). There are many other publically-available templates, including several listed in this guide. Select and customize the template that best fits your business needs, or use them as a foundation to develop your own plan format.

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #1

## Identify Your Business Continuity Planning Timeline, Planners, Crisis Managers and Neighborhood Partners

Identify the time you will set aside to develop, train employees on and update your business continuity plan (testing, training and updating are ongoing activities should happen yearly or more frequently depending on business needs). Also identify the individual or team who will be responsible for developing, maintaining and updating your business continuity plan, as well as ensuring all employees are trained on the plan. Planners should be familiar with all critical functions of the business to ensure that each function is addressed in the plan.

If different than the business continuity planner(s), also identify which individuals will serve as crisis managers and spokespeople for the business in the event of an emergency.

In addition, identify any neighboring businesses or organizations with which you should coordinate for planning purposes, such as evacuations or post-disaster clean up.

The schedule for our business continuity plan is:

| Developing the Plan: | Testing & Employee Training: | Updating the Plan: |
|---|---|---|
| | | |

The individual(s) below are responsible for developing, maintaining and updating our business's continuity plan and ensuring all employees are trained and familiar with their roles in the plan.

| Primary Planner | _____ | Secondary Planner | _____ |
|---|---|---|---|
| Telephone | _____ | Telephone | _____ |
| Alternate Telephone | _____ | Alternate Telephone | _____ |
| Email | _____ | Email | _____ |

The individual below will serve as the crisis manager and spokesperson in the event of a crisis. If unavailable to serve in this capacity, the secondary manager will fill the role.

| Primary Manager | _____ | Secondary Manager | _____ |
|---|---|---|---|
| Telephone | _____ | Telephone | _____ |
| Alternate Telephone | _____ | Alternate Telephone | _____ |
| Email | _____ | Email | _____ |

The following are neighboring business and organizations that we will coordinate our emergency planning and response with:

_____

_____

_____

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #2

## Identify Your Risks

Identify what risks your organization faces. These include any relevant natural hazards, such as hurricanes or tornadoes, as well as technological, manmade and other types of risks like extended power outages, supply chain disruptions, civil disturbances or illness outbreaks.

Categorize each risk by how likely it is to happen and how severe the impacts to your business's people, places and things would be if it did. The sample form below, based on one created in the Colorado SBDC's *Disaster Recover and Continuity Guide*, is an example of how you can put together a risk assessment for your business. It uses High (H), Medium (M) and Low (L) to rate threats' likelihood and impact. Include actions you can take to address the threat, the timeframe for taking them, and estimated cost. You can use your likelihood and impact ratings to help prioritize which actions to take first.

Tip: your local city's Hazard Mitigation Plan or Emergency Plan is a good source of information on local risks and how likely they are to occur.

| THREATS | Likelihood (H, M, L) | Impact (H, M, L) | | | Actions to Take | When | Cost |
|---------|------|--------|--------|--------|-----------------|------|------|
| | | People | Places | Things | | | |
| Earthquake | | | | | | | |
| Tornado / Extreme Wind | L | | H | | e.g. Inspect roof, brace warehouse doors | | $1,000 |
| Severe Thunderstorm | | | | | | | |
| Hurricane | | | | | | | |
| Flood | M | | M | | e.g. Get flood insurance, check inventory storage | Next week | |
| Severe Winter Weather | | | | | | | |
| Interior Fire | M | | H | | e.g. Check insurance, fire evacuation plan | This week | |
| Wildfire | | | | | | | |
| Loss / Illness of Key Staff | L | | M | | e.g. Training for additional staff members as backups | Next month | |
| Workplace Violence | | | | | | | |
| Software / Hardware Failure | | | | | | | |
| Power Outage | M | | H | | e.g. Identify generator rental companies | Next week | |
| Utility loss (water, gas, electricity, etc.) | M | | H | | e.g. Identify emergency sanitation or water supplier | | |
| Pandemic / Epidemic / Flu | L | | M | | e.g. review health department info, telework | | |
| Security/looting following an emergency or disaster | L | | H | | e.g. Check security plans, look at security companies | | |
| Other: | | | | | | | |
| Other: | | | | | | | |

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #3

## Identify Worksites and Work Policies

Identify your business's various worksites and what alternative locations you will use should they be unavailable due to a disaster. If any employees can carry out their duties via telework, identify a policy and plan for enabling eligible employees to telework following an emergency. Also include any other relevant work policy considerations, such as delayed start times, office closings or emergency leave policies.

**Worksite Name** _____

**Address** _____

**City, State, Zip Code** _____

**Telephone Number** _____

If this location is not accessible, we will operate from location below:

**Worksite Name** _____

**Address** _____

**City, State, Zip Code** _____

**Telephone Number** _____

Our telework/work-from-home plan for eligible employees is: *(include which employees are eligible, when the plan will be activated, how it will be communicated to employees, what technology and infrastructure are needed, any other relevant considerations for your business)*

_____

_____

Our emergency work policy considerations (such as office closings, delayed starts or emergency leave) include*:*

_____

_____

Our site security plans (including for physical protection of facility/property following an emergency or disaster) include*:*

_____

_____

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #4

## Develop an Emergency Action Plan

Emergency action plans are designed to protect the lift safety of employees, customers and visitors to your worksites. Life safety is the first priority in an emergency.

You should have emergency action plans specific to each worksite, and they should include:

*Plans and procedures for:*
- Emergency reporting and notification
- Evacuation
- Sheltering from severe weather
- Shelter-in-place
- Lockdown
- Medical emergencies
- Emergency shutoff and restart procedures for building, IT and other systems

*Additional information to include:*
- Business and local public safety emergency contacts
- Names of employees designated to fill key roles and responsibilities for each emergency procedure
- Schedule for regular updating of the plan
- Process testing and training employees on the plan

[Be sure to check with federal and state OSHA requirements about requirements for business emergency action plans](). At minimum, OHSA-compliant emergency action plans must include (but aren't limited to):

- *Means of reporting fires and other emergencies*
- *Evacuation procedures and emergency escape route assignments*
- *Procedures to be followed by employees who remain to operate critical plant operations before they evacuate*
- *Procedures to account for all employees after an emergency evacuation has been completed*
- *Rescue and medical duties for those employees who are to perform them*
- *Names or job titles of persons who can be contacted for further information or explanation of duties under the plan*

Many templates and tools are available for businesses to develop emergency action plans, including those listed in this guide.

On the next page are extracts from an [emergency plan template developed by Ready.gov]() (visit the site for the complete plan template, including lockdown procedures and medical emergency procedure).

_____

## SAMPLE BUSINESS CONTINUITY PLAN: FORM #4A

## Evacuation Plan

Evacuation may be required if there is a fire in the building or other hazard. The evacuation team will direct the evacuation of the building and account for all employees outside at a safe location.

| | |
|---|---|
| Employees will be warned to evacuate the building using the following system: | |
| Employees should assemble at the following location for accounting by the evacuation team: | |
| Person responsible for shutdown of facility systems and utilities if necessary: | |
| Our plan for assisting employees or customers with any special needs is: (such as limited mobility, vision or hearing; non-English speakers) | |
| If fire extinguishers are provided in your facility, indicate which if any employees are authorized to use them, or if employees should evacuate immediately: | |
| If any employees are authorized to provide medical or rescue duties in an emergency, list them here: | |

(Post a map showing the location(s) in a conspicuous location for all employees to see.)

| | |
|---|---|
| Person who will bring the employee roster and visitor log to the evacuation assembly area to account for all evacuees. Evacuation team leader will be informed if anyone is missing or injured. | |

| Evacuation Team | Name / Location |
|---|---|
| Evacuation Team Leader | |
| Floor Wardens (one for each floor) | |
| Searchers (one per floor) | |
| Stairwell and Elevator Monitors | |
| Aides for persons with functional and access needs or disabilities | |
| Assembly Area Monitors (account for evacuees at the assembly area and inform incident commander if anyone is missing or injured) | |

| | |
|---|---|
| For more information about our company's Emergency Action Plan, please contact: | |

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #4B

## Severe Weather/Tornado Sheltering Plan

If a tornado warning is issued, broadcast a warning throughout all buildings instructing everyone to move to shelter.

| Severe Weather Team | Name / Location |
|---|---|
| Team Leader | |
| Person to monitor weather sources for updated emergency instructions and broadcast warning if issued by weather services | |
| Persons to direct personnel outside to enter the building | |
| Persons to direct employees to designated tornado shelter(s) | |

**Tornado Warning System & Tornado Shelter Locations**

| | |
|---|---|
| Location of tornado warning system controls | |
| Location of tornado shelters | |

## Shelter-In-Place Plan

If warned to "shelter-in-place" from an outside airborne hazard, a warning should be broadcast and all employees should move to shelter.

| Shelter-in-Place Team | Name / Location |
|---|---|
| Team Leader | |
| Direct personnel outside to enter the building; then close exterior doors | |
| Shutdown ventilation system and close air intakes | |
| Move employees to interior spaces above the first floor (if possible) | |
| Person to monitor news sources for updated emergency instructions | |
| Assembly Area Monitors (to account for evacuees at the assembly area | |

**Shelter-In-Place Shutdown of Ventilation System**

| | |
|---|---|
| Location of controls to shutdown ventilation system: | |
| Location of air handling units, fan rooms, or air intakes: | |

## Both Severe Weather/Tornado and Shelter-in-Place Plans:

| | |
|---|---|
| Our plan for assisting employees or customers with any special needs (such as limited mobility, vision or hearing; non-English speakers) is: | |
| If any employees are authorized to provide medical or rescue duties in an emergency, list them here: | |

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #5

## Workplace Emergency Kit Checklist
*Adapted from [PrepareMyBusiness.org – Disaster Recovery Kit](PrepareMyBusiness.org)*

An emergency kit stored in an easily accessible location will help with your business's recovery process after a disaster. Also be prepared for the possibility that your office might need to serve as a temporary shelter for employees or customers during an emergency. Here are basics to include in your kit. Add in any additional supplies you may need, and store in easily transportable bags (like backpacks or duffel bags)—your "Grab and Go" bags. **Remember, in an emergency situation, employee and customer safety is always the first priority.**

### Vital Business Records*
- ☐ Asset inventory
- ☐ Insurance policies*
- ☐ Contracts*
- ☐ Employee information*
- ☐ Other*: _____

### Software & Office Supplies
- ☐ Software installation disks & licencing keys*
- ☐ Hardware serial numbers*
- ☐ Pens, notepads & printer paper
- ☐ Stapler, staples & tape
- ☐ Company letterhead & stamps
- ☐ Calculators
- ☐ Other: _____

### Tools & Supplies
- ☐ Duct tape
- ☐ Plastic sheeting (pre-cut for sealing interior room for shelter-in-place emergency)
- ☐ Pocket knife, wrench/pliers & screw driver
- ☐ Lighter/matches (sealed in plastic bag)
- ☐ Leather-palmed work gloves
- ☐ Safety goggles or glasses
- ☐ Hard hats for falling debris
- ☐ For snow/ice: shovel, sand & rock salt

### Sanitation
- ☐ Dust filters/masks
- ☐ Moist towelettes
- ☐ Plastic garbage bags
- ☐ Paper towels
- ☐ Toilet paper

### Emergency Supplies
- ☐ First Aid Kit
- ☐ Bottled water (1 gallon per person per day)
- ☐ Non-perishable food (canned foods & juices, energy bars, ready-to-eat packaged meals, etc.)
- ☐ Can opener for food
- ☐ Flashlights
- ☐ Extra alkaline batteries
- ☐ Light sticks
- ☐ Whistles (3 short blasts for help)
- ☐ AM/FM radio/NOAA weather radio
- ☐ Emergency blankets & ponchos
- ☐ Emergency cash in small denominations

### Individual employees should have:
- ☐ Medications
- ☐ Personal hygiene items
- ☐ Cell phone/battery charger
- ☐ Change of clothing and footwear
- ☐ Extra pair of glasses (if used)
- ☐ Family emergency contact information*

### If employees cannot return home, they should consider in advance:
- ☐ Alternate accommodation arrangements with co-workers, family or friends
- ☐ Designated person(s) to pick up and care for their children, other dependent individuals and pet(s)

*\*Store important records securely; backup copies should be stored in accessible, offsite storage. You may also want to include in your business's "Grab and Go" bag along with other essential business supplies.*

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #6

## Identify, Analyze and Plan for Critical Business Functions

Critical business functions are the activities necessary for your business to continue to operate, from accounting to payroll to production to customer services. Having a general plan for how you will handle various risks and threats to your business, as you did in the Risk Assessment (form #2), is a good starting point. A helpful next step is to think about the individual functions of your business and how they could be affected by the risks you listed so you can make plans to protect and restore them. For each of your major business functions, identify:

- how critical it is to your overall business operations
- any business obligations related to that function (such as a legal or regulatory requirement)
- impact to the business is if it is not performed (such as financial loss, fines or decreased customer satisfaction)
- who performs it
- the timing of the function
- resources necessary to perform it

- other business functions it depends on or that depend on it
- how it could be impacted by the risks you identified
- target for restoring this function after an emergency (how quickly and at what level or capacity)
- mitigation, workaround and recovery strategies for how you will carry out this function after an emergency

Goals for restoring a function can include things like having 4 core employees onsite in 2 hours, having power restored or backup power on in 4 hours or having 50% production capacity back online in 24 hours.

Mitigation, workaround and recovery strategies can include things such as increased physical protections for your building, using backup suppliers, alternative worksites, use of third party vendors until production capacity is back online, or improved insurance coverage. Your planning team should consider all the possible impacts you identified, brainstorm various ways to address them and select those that are the best fit for your business priorities, goals and budget.

On the following page is a sample form for capturing this information. Adjust, customize or create a form to meet your needs.

| BUSINESS FUNCTION | |
|---|---|

| Priority Level | | | Obligation | | | | |
|---|---|---|---|---|---|---|---|
| ☐ High | ☐ Medium | ☐ Low | ☐ None ☐ Legal ☐ Contractual ☐ Regulatory ☐ Financial | | | | |

**Impact if not performed** *(lost revenue, fines, decreased customer satisfaction, etc.)*

| | |
|---|---|
| | |

| Employee in charge | | Timing/Deadline | |
|---|---|---|---|

**Who performs the function?**

| Employees | | Key Contacts | |
|---|---|---|---|
| Suppliers/Vendors | | Others | |

**What is needed to perform this function?**

| Equipment | | Materials/Supplies | |
|---|---|---|---|
| Records/Documents | | Dependencies | |

**Who uses outputs from this function?**

| Employees | | Customers | |
|---|---|---|---|
| Suppliers/Vendors | | Others | |

**How could this function be impacted by risks?**

| Risk | | Impact | |
|---|---|---|---|
| Risk | | Impact | |

**Goal** *(how quickly and at what level or capacity must this function be restored)*

| |
|---|
| |

**Mitigation, workaround and recovery strategies**

| |
|---|
| |

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #7

## Plan for Business Finance and Human Resource Needs

Review your financial needs and processes. Make plans to have sufficient cash flow and lines of credit in the event of a disaster. Also review your human resource procedures to make plans for handling payroll, employee leave and overtime, and any support resources you may be able to offer employees.

### Overall Business Needs

- Have you worked with your bank to set up a line of credit for your company?
    - Who is responsible to activate it and who has access to it?
- How much cash would be needed to survive a 3-day, 5-day, 10+-day shutdown?
    - For what purpose is the cash needed? Will you have that cash on hand?
    - Who would make the decision to utilize the cash?
    - Who would have access to the cash?
- Do you have sufficient cash to pay for various additional services that might be needed, such as janitorial or security services?
- Do you have a company credit card that could be used for emergency purchases?

    - Who is authorized to use the credit card?
- Will you be able to pay your bills/accounts payable?
    - Do you have procedures in place to accommodate a business disruption?
- Will you be able to continue to accept payments from customers/accounts receivable?

    - Do you have procedures in place to accommodate a business disruption?
- Have you identified an alternate location where you can work?

### Human Resources

- In the event of a widespread disaster, how will payroll be handled?
- If your business is forced to shut down temporarily, will some or all employees continue to be paid?
    - For how long?
    - Will they be able to use their sick and/or vacation time without restriction?
    - Are there union considerations?
    - Have your employees been made aware of your policies that will be in place during a disruption?
- If banks are closed, will your business provide payroll-cashing services?
- What is your business' policy on cash advances, check cashing, and employee loans?

- Will your employees be expected to work overtime?
- What emotional and/or financial support resources are you able to offer your employees in the event of a crisis? (such as counseling or paycheck advances or loans)

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #8

## Crisis Communication Plan Checklist

*Adapted from [PrepareMyBusiness.org Crisis Communications Checklist, Ready.gov Crisis Communications Plan Resources](#)*

A crisis communication plan is an important part of your business continuity and emergency planning. After having identified the possible risks and impacts facing your business, you need to determine with whom, what and how you will communicate if they occur.

**WHY: Identify Your Goals**
Define what your crisis communications plan needs to accomplish, such as:
- ☐ Determining that your employees are safe
- ☐ Communicating worksite and operations information to employees
- ☐ Sharing status and service information to customers
- ☐ Coordinating with suppliers and service providers on operations plans
- ☐ Updating shareholders, media about impact to the business and business's response
- ☐ Others:

**WHO: Identify Your Actors & Audiences**
Determine roles and responsibilities for your personnel in developing and managing your crisis communications plan:
- ☐ Appoint primary and back-up decision makers/coordinators
- ☐ Outline roles and responsibilities for additional participants

Determine the various audiences you will need to communicate with, including:
- ☐ Employees
- ☐ Clients/customers
- ☐ Stakeholders
- ☐ Suppliers and service providers
- ☐ Government
- ☐ Media
- ☐ Broader community
- ☐ Others:

Be sure to keep current contact information on file for your audiences, including emergency and family contacts for your employees.

**WHAT: Develop Your Messaging**
Determine what each of these audiences will need or want to know about the situation. Developing template messaging in advance will make it easier to quick update to reflect the current situation (see examples on later page). Short, informative and ongoing communication as the situation evolves is key. Messaging should consider topics such as:

- ☐ Business operating status
- ☐ Business impacts and losses
- ☐ When employees can return to work
- ☐ Resources for employees who need assistance
- ☐ When customers will receive their goods or services
- ☐ When suppliers can resume deliveries, and to where
- ☐ Others:

**HOW: Determine Your Methods**

There are many ways that you can communicate with your audiences, some more effective at getting short messages out quickly, some better for providing detailed information, and some may not be available depending on the status of utilities such as phones and power. Plan to use a variety of communication methods, such as:

- ☐ Website emergency messaging
- ☐ Phone emergency messaging/robocalls (voice, text)
- ☐ Mass email

- ☐ Social media
- ☐ Signage
- ☐ Employee phone or text tree
- ☐ Other:

**WHEN: Document When to Activate Plan**

Determine the criteria for activating your crisis communication plan, such as:
- ☐ Length of time of outage/interruption
- ☐ Severity of interruption
- ☐ Percentage/number of employees, departments impacted
- ☐ Prolonged loss of contact with clients and/or vendors
- ☐ Other:

**MAINTAIN THE PLAN**

Educate your employees about the crisis communications plan.
- ☐ Document in hardcopy and electronic formats
- ☐ Train current and new employees
- ☐ Remind employees about emergency communication plan, including pocket cards, fold-out cards, brochures, booklets, etc.
- ☐ Update information regularly and re-educate employees

| **Prepared Message to Employees** (*template examples developed by IBHS*) | |
|---|---|
| **First Notice** <br><br> *A severe storm has developed over **[area]** and is estimated to continue through **[time]** am/pm. Please relay this information to all affected individuals in your department/work area, including any onsite visitors.* | **Notice of Delayed Opening** <br><br> *Due to the current weather conditions, the **[business name]** will have a delayed opening on **[date]**. The office will open at **[time]** am/pm. Please call **[contact name/phone]** or check the website **[URL]** to verify the status of the office prior to your commute.* |
| **Notice of Closure** <br><br> *The **[business name]** will be closed [date] due to the severe storm. Those employees who are expected to report to work will be notified. It is anticipated that the **[business name]** will reopen **[date]**, depending on conditions. As more information is available, we will contact you by **[phone/email/text]** by **[time]** am/pm. Please call **[phone]** or check the website **[URL]** to verify the status of the office prior to your commute. Optional: Employees who were scheduled for work today will receive their regular full day wages according to their normal work schedule.* | **Notice of Re-Opening** <br><br> *The **[business name]** will reopen **[date]**. Those scheduled to work are expected to report to work at their designated starting time. However, we do not expect any employee to take unreasonable risks attempting to report for work. Each employee must observe conditions in his/her own area and determine whether aftermath conditions or circumstances will make the trip unduly hazardous. You must notify your supervisor as soon as possible if you will be unable to report to work or if you will arrive late.* |

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #9

## Organize and Protect Your Vital Business Records

Vital records are those are necessary for your business to operate and meet its legal and financial obligations. Protecting them is critical to helping your business resume and maintain operations after a disaster. Vital records will differ from business to business, so every business must create its own list, but can generally include the following:

- ☐ Core business operations records
- ☐ Employee information, including contacts and payroll
- ☐ Customer and stakeholder records
- ☐ Licenses, permits and other regulatory documents
- ☐ Leases, titles, contracts and other legal records
- ☐ Insurance records
- ☐ Financial, tax and audit records
- ☐ Litigation records
- ☐ Asset inventories
- ☐ Business policies and procedures
- ☐ Business continuity and emergency plans

**Safe Storage of Vital Records**

Keep an inventory of your vital records (such as the template below). Once you have organized your vital records, it is important to safely and securely store copies that you can access in the event of disaster. Some storage options include:

For paper copies:
- ☐ Bank safety deposit box
- ☐ Waterproof fireproof safe

For electronic copies:
- ☐ Secure online cloud storage
- ☐ Offsite backup server

Safely storing copies with your emergency supplies kit as well, either on paper or a password protected external hard drive, will help ensure that you can quickly grab everything you need if you must evacuate. Be sure to put them in sealed waterproof plastic bags. Also consider leaving a sealed copy of your documents with an attorney or financial advisor.

Remember that any storage options you choose must meet relevant regulations for the protection of certain types of data, such as social security numbers or medical information.

| NAME OF VITAL RECORD | | | |
|---|---|---|---|
| **Business function(s) vital record supports** | | | |
| Record format | | | |
| Is it backed up? | | How often? | |
| Where is the backup stored? | | Length of time the record must be kept | |
| Can the record be recreated? | | Notes | |

## SAMPLE BUSINESS CONTINUITY PLAN: FORM #10

## Organize Employee and Business Contact Information

Ensure that you have current contact information for your employees, customers, vendors and backup vendors.

| EMPLOYEE NAME | | | |
|---|---|---|---|
| Title/Position | | | |
| Street Address | | City | |
| State | | Zip | |
| Office Phone | | Alternate Phone | |
| Home Phone | | Mobile Phone | |
| Office Email | | Home email | |
| Special needs | | | |

| Certifications | ☐ First Aid ☐ Emergency Medical Technician (EMT) ☐ CPR ☐ Ham Radio ☐ Other: ☐ Special Licenses: |
|---|---|

| Local Emergency Contact | | Out of State Emergency Contact | |
|---|---|---|---|
| Full Name | | Full Name | |
| Relationship | | Relationship | |
| Home Phone | | Home Phone | |
| Mobile Phone | | Mobile Phone | |
| Email | | Email | |

| CONTACT NAME | | | |
|---|---|---|---|
| Contact Type | ☐ Current Vendor ☐ Backup Vendor ☐ Key Customer/Contact | | |
| Account number | | | |
| Materials/Service Provided | | | |
| Street Address | | City | |
| State | | Zip | |
| Company Phone | | Company email | |
| **Company Representative** | | **Alternate Contact** | |
| Name | | Name | |
| Title | | Title | |
| Office Phone | | Office Phone | |
| Mobile Phone | | Mobile Phone | |
| Email | | Email | |

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #11

## Inventory Information Technology and Equipment

Take stock of your information technology and other key equipment. Keep the information safely stored and backed up with your other vital records. This information is also useful for insurance inventories.

| ITEM | | Type | |
|---|---|---|---|
| Title and Version / Model Number: | | | |
| Serial / Customer Number: | | Registered User Name: | |
| Purchase / Lease Price: | | Purchase / Lease Date: | |
| Quantity (equipment) or Number of Licenses (software) | | License Numbers: | |
| Technical Support Number: | | | |
| Primary Supplier / Vendor: | | Alternate Supplier / Vendor: | |
| Notes: | | | |

# SAMPLE BUSINESS CONTINUITY PLAN: FORM #12

## Severe Weather Planning Timeline and Checklist
*Source: IBHS - "Commercial Emergency Preparedness and Response Planning"*

Below is a severe weather planning timeline and checklist developed by IBHS to help businesses prepare themselves in advance of a significant storm. Review the checklist and customize a version for your business based your business needs and continuity plan.

**Beginning of Storm Season**

☐ Designate an employee to monitor weather reports and alert your team to the potential of severe weather.

☐ Review your business continuity plan and update as needed, including employee contact information.

☐ Remind employees of key elements of the plan, including post-event communications procedures and work/payroll procedures. Make sure all employees have a paper copy of the plan. Review emergency shutdown and start-up procedures, such as electrical systems, with appropriate personnel, including alternates.

☐ If back-up power such as a diesel generator is to be used, test your system and establish proper contracts with fuel suppliers for emergency fuel deliveries.

☐ Re-inspect and replenish emergency supplies inventory, since emergency supplies are often used during the offseason for non-emergency situations.

☐ Test all life safety equipment.

☐ Conduct training/simulation exercises for both your business continuity and emergency preparedness/response plans.

**5 Days Before Storm Conditions–Prepare**

☐ Notify employees of the potential for severe weather and to be prepared to implement your emergency plan if necessary.

☐ Inspect the roof and grounds for loose debris, which may become a hazard in high winds. If staff or temporary help is available, begin removal of the debris, otherwise the removal may be done at the 72-hour interval.

☐ Provide a list of storm tips and needed supplies to help your employees prepare their homes and families.

☐ Ensure all employees have your business' designated emergency telephone numbers and key contact other information (*i.e.*, employee emergency wallet card).

**72 Hours before Storm Conditions—Activate the Plan**

☐ If not completed already, remove or secure all loose roof and ground items, including landscaping that may become wind-borne debris.

☐ Clear roof drains, gutters and downspouts of debris, to prevent water back-up

- ☐ Clean out all debris from outdoor perimeter drains, especially in areas where water may collect such as shipping and receiving areas where the ground slopes towards the building.

- ☐ Fill emergency generators with fuel and contact fuel suppliers with anticipated needs for post-storm deliveries.

- ☐ Ensure fire protection systems are in proper working order.

- ☐ Notify key customers, suppliers, and partners of office/facility closing and contingency plans (post office, Fed Ex, UPS, cleaning service, building management, vendors, etc.).

- ☐ Make decisions on when to excuse employees so that they have sufficient time to prepare their homes and families, and notify employees of office closure details.

- ☐ Make any necessary alternative travel arrangements for employees away on business.

- ☐ Customize messages for business' website, telephone recording, employee intranet, etc.

- ☐ Decide which outstanding invoices, bills, expense reports, etc. should be paid by your accounts payable department, before a possible closure

- ☐ Instruct employees with laptops to take them home at the end of each day and confirm that they can connect to your business' server from home.

- ☐ Remind employees to make sure their cell phones are fully charged and that they have a power cord and car charger.

- ☐ Advise employees to begin checking your employee emergency hotline and/or company intranet/website for updates on the status of your office/facility.


**48 – 24 Hours before Storm Conditions: Finalize Preparations, Protect Employee Safety**

- ☐ Process accounts payable and payroll. Protect or relocate vital records.

- ☐ Make sure all employees with calling responsibilities have the most updated version of the company telephone call list and have it in multiple formats.

- ☐ For hurricanes and other high wind events, install window protection; if window protection is unavailable, close all window blinds, and cover office equipment with plastic sheets or tarps.

- ☐ Close and lock all office doors, especially perimeter offices.

- ☐ If you expect your building to be exposed to flooding or storm surge, seal all water entry points such as utility penetrations into the building and install flood protection including first-floor drain plugs.

- ☐ Conduct full/partial shutdown procedures. If volunteers are to remain onsite during the storm, make sure they can remain in a safe and secure area. If conditions permit, instruct them on how to monitor, document, and mitigate against leaks and water infiltration in critical areas with vital equipment.

- ☐ Advise employees to check the status of your office/facility at least twice per day.

- ☐ Disconnect all electrical equipment and unplug from power source.

- ☐ Place a "Closed" notice on office/facility main entrance.

**During and Immediately After the Storm**

- ☐ Update employee emergency hotline and/or company intranet and company website with postings on the status of your operations.

- ☐ Activate the company telephone call list process, in order to contact all employees regarding the status of your office/facility.

- ☐ Designate times for key staff members to call into conference calls for situation overviews.

**Recovery After the Storm**

- ☐ Designated personnel should return to the facility, assess conditions, document damages, and notify the emergency operations teams of their findings.

- ☐ When it is deemed safe, designated personnel should begin start-up procedures.

- ☐ When all safety and operational concerns are addressed and an "All Clear" is provided, employees can return to work.

- ☐ Activate employee communications tools and local media contacts to give notice of re-opening.

- ☐ Take an overall inventory, including photos of all damaged property, and report damage and related expenses to your insurance company.

- ☐ Employees returning to the building should be instructed to examine their work area, test all office equipment and report findings back to the designated staff contact.

- ☐ Notify key customers, suppliers, and partners of office/facility re-opening and any necessary property or operational changes resulting from storm damage.

**Long Term Planning and Repairs**

- ☐ Inspect your building and premises and initiate repairs to the building envelope (roof, windows, walls, doors), and improvements that will help you to reduce future damage.

- ☐ Debrief on the successes and shortcomings of your emergency plan, compile a log of actions to be taken, and incorporate improvements into your plan for the future.

- ☐ Replenish your disaster/emergency supply kit.

- ☐ Updating your plan every time you have a significant change in operations, equipment, or employees.

- ☐ Practice your plan so that all employees are familiar with it.

# **Get the Right Insurance**

## National Flood Insurance Program (NFIP)

www.floodsmart.gov

Floodsmart.gov is the website of the NFIP, which offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. NFIP has information about flood risks and insurance coverage options.

## Inventory Tools

Below are two free online and/or app based inventory tools that are designed for homeowners but may also be useful free alternatives for business who have a limited number of assets to inventory. For larger or more complex asset inventories, there are many software and cloud-based asset inventory management tools available that your business may want to explore.

- **Know Your Stuff - Home Inventory Online Tool**
  https://www.knowyourstuff.org/iii/login.html
  This free online application from the Insurance Information Institute makes creating and updating your home inventory easy--you can use it on your computer and smartphone. Free, secure online storage allows you to access to your inventory anywhere.
- **MyHome Scr.app.book Inventory App**
  http://www.insureuonline.org/insureu_type_home.htm
  This free mobile app from the National Association of Insurance Commissioners lets you take pictures of and record your home inventory on your smartphone.

## Questions to Ask Your Agent

**What's in our commercial property insurance policy?**

☐ What perils are covered AND excluded in my policy?

☐ Do we have coverage for the natural hazards we face, especially rising water?

☐ What are the current values listed for our property and assets and are they up to date?

☐ What are our current coverage limits and deductibles?

**Do we have enough coverage:**

☐ **To rebuild our facilities?**
If your facility is destroyed, your policy needs to cover the cost of rebuilding your home at current construction costs (not just the real estate value of the property). Policy options to consider include:

○ ***Flood insurance***: Standard commercial property insurance policies <u>do not</u> include coverage for flooding. Flood insurance is available through the NFIP and can be purchased from your existing insurance agent. Make sure to purchase flood insurance for your building structure <u>and</u> contents. Excess Flood Protection, which provides higher limits of coverage than the NFIP, is available from some insurers. *Note: there is a 30-day waiting period before the insurance is valid.*

○ ***Earthquake insurance:*** Standard commercial property insurance policies do not typically include coverage for earthquakes. If earthquakes are a risk for your location, speak to your insurance agent about earthquake insurance.

○ ***Replacement cost:*** A replacement cost policy pays for the repair or replacement of damaged property with materials of similar kind and quality.

○ ***Extended replacement cost:*** Provides additional insurance coverage of 20 percent or more over the limits in your policy, which can be critical if there is a widespread disaster that pushes up the cost of building materials and labor.

○ ***Inflation guard:*** This coverage automatically adjusts the rebuilding costs of your facility to reflect changes in construction costs.

○ ***Ordinance or law coverage****:* If your facility is badly damaged, you may be required to rebuild it to meet new (and often stricter) building codes. Ordinance or law coverage pays a specific amount toward these costs.

○ ***Water back-up***: Insures your property for damage from sewer or drain back-up. Most insurers offer it as an add-on to a standard policy.

☐ **To cover expenses and lost revenue?**
If your business is forced to close for a length of time due to a disaster, consider the impact of lost revenue during that time and what fixed expenses (such as rent and utilities) you need to be able to cover. You may also incur additional expenses related to the disaster. Policy options to consider that can provide coverage for these losses and expenses include:

○ ***Business interruption insurance***: Generally, provides coverage for revenue lost during closure, fixed expenses and expenses of operating from a temporary location

○ ***Service interruption insurance***: Can be added business interruption and provides coverage for direct physical loss, damage or destruction to electrical, water, sewer, telephone and other utilities or service.

○ ***Contingent business interruption (CBI) and supply chain coverage:*** If your company depends on supplies or services from other businesses in order to carry out your operations, the indirect impact of damage to your business partners may also disrupt your operations. CBI and supply chain policies can provide coverage for lost revenue and expenses associated with disruptions to your supply chain.

☐ **To replace property and assets?**
Assess the value of your property and assets along with the estimated cost to replace today them to ensure you have enough coverage.

○ ***Conduct an asset inventory*:** Include everything your business owns and the estimated cost to replace these items if they are stolen or destroyed by a disaster. Remember to store a copy of your asset inventory securely offsite so that you can access it if your building is damaged or you need to evacuate.

○ ***Insure your property and assets.*** Review with your agent which type of coverage is best for your particular situation: actual cash/market value, replacement cost or extended replacement cost (replacement or extended replacement cost is recommended for the greatest level of coverage). Compare your asset inventory value with your coverage limits to decide if you have enough coverage.

○ ***Tenant insurance:*** Generally, your building owner's insurance policy does not cover your contents. Have a policy that provides coverage for all your physical assets in the building, including replacement cost considerations and damage by hazards that may require a separate policy or addition, such as flood, sewer backup or earthquake.

☐ **To protect our assets?**
It is also important to have adequate liability protection. Commercial General Liability (CGL) policy protects your business from financial loss should you be liable for property damage or personal and advertising injury caused by your services, business operations or your employees. Liability insurance pays for both the cost of defending you in court and for any damages a court rules you must pay—up to the limits of your policy. It can purchase as stand-alone, part of a Business Owner Package or part of Commercial Package Policy (CPP). You may need to consider purchase of Commercial Excess (Umbrella) policy to provide additional protection

**What is the process for filing an insurance claim?**

☐ Who do we contact?

☐ What forms do we need to complete?

☐ What information and documentation will we need about our losses?

☐ How soon after an incident do we need to file the claim?

☐ How long will it take to process the claim?

## Filing a Claim

- ☐ In the wake of disaster, once a business has responded to the immediate, urgent threats to life, health and property, it is critical to file insurance claims as promptly as possible.
- ☐ Document damage and loss – take photos of everything. Compare photos and damage descriptions to pre-disaster inventory.
- ☐ File promptly.
- ☐ Protect the property from further damage (see *Red Cross Picking Up the Pieces After a Disaster* for useful information). Insureds also have an obligation to protect property from further damage. For example, if a tree falls down and punches a hole in your roof, you do have an affirmative obligation under the insurance contract to patch the hole (to protect from ongoing wind or water damage) as reasonably and as promptly as you can (the insurance company will reimburse you). Be sure to document all damage prior to taking action and save the receipts from any repair activity.
- ☐ Get multiple repair bids and check the ratings and references of prospective contractors before selecting one.
- ☐ Stay organized.

## Property Loss & Taxes

The Internal Revenue Service (IRS) has created publications to explain how casualties, thefts and losses are treated for tax purposes and help you calculate property loss:

- Publication 547, Casualties, Disasters and Thefts
- Publication 584- B, Business Casualty, Disaster and Theft Loss Workbook

## Federal Assistance: Business Physical Disaster Loans

https://www.sba.gov/content/business-physical-disaster-loans

Information about business physical disaster loans available through the Small Business Administration (SBA) to businesses in a declared disaster area, including loan amounts and use details, eligibility requirements and what information and documents you will need to apply.

## Federal Assistance: Economic Injury Disaster Loans

https://www.sba.gov/content/economic-injury-disaster-loans

Information about economic injury disaster loans available through the Small Business Administration (SBA) to certain types of businesses in a declared disaster area, including loan amounts and use details, eligibility requirements and what information and documents you will need to apply.

# Protect Your Facility

## FEMA: Protecting Your Business

http://www.fema.gov/small-business-toolkit/protect-your-property-or-business-disaster
FEMA has developed a toolkit with guides on techniques for protecting your property from general hazards, earthquakes, floods, fires and extreme wind.

## IBHS: FORTIFIED Commercial Program

https://disastersafety.org/fortified/commercial/
IBHS' FORTIFIED COMMERCIAL standards address specific natural hazard risks, and provides recommendations for reducing damage particular to that risk. FORTIFIED COMMERCIAL employs an incremental approach toward making new and existing commercial buildings more resistant to damage from severe weather.

ApprovalZoom - National product search registry lists building and retrofitting products (such as impact-rated doors, windows and window coverings) that meet FORTIFIED requirements.

## Property Inspection Checklist

Keeping your property well maintained and free of hazards can help reduce potential damage and losses from severe weather. Below are good steps to take to keep your property.

- ☐ **Clear dead trees and vegetation:** Inspect your property for and clear out any dead trees, broken branches or other vegetation that could be blown about by storm winds.

- ☐ **Remove yard debris:** Remove any types of debris from your yard that could become an air-borne hazard, block drains or otherwise cause damage in a storm.

- ☐ **Clean drains and gutters:** Ensure all drains, gutters, culverts, ditches, and other drainage areas are kept clear and properly functioning.

- ☐ **Avoid having bare ground:** If flooding is a hazard in your area, make sure your yard does not have large bare areas which could be sources for mudflows during a storm event. Planting bare areas with vegetation can help prevent this.

- ☐ **Inspect yard structures:** Inspect patios, sheds, retaining walls and other yard structures to ensure they are kept in good repair.

- ☐ **Inspect sloped areas:** Visually inspect all sloped areas for signs of gullying, surface cracks, slumping, etc.  Also inspect patios, retaining walls, garden walls, etc. for signs of cracking or rotation as such might indication slope movement. If noticed, have your property inspected by a geotechnical engineer.

- ☐ **Secure outdoor furniture:** In advance of a storm, put away or secure outdoor furniture and any other outdoor items that could become air-borne hazards or be swept away by flood waters in a storm.

# Roof Inspection Checklist

https://disastersafety.org/ibhs-risks-hurricane/roof-damage-checklist/

☐ **Inspect Roof Cover**

Shingles are the most popular style of roof covering. Whatever roof covering you use the condition and attachment of the materials are critical to roof performance. If you have a shingle roof look for:

- o  Loose shingle tabs
- o  Cracks in shingles
- o  Broken or missing tabs
- o  Buckling or curling shingles
- o  Blistering of tabs
- o  Majority of granules worn off tabs

☐ **Inspect Roof Penetrations**

- o  Are penetrations well sealed and tight?
- o  Are there gaps and/or signs of missing sealant?
- o  Are there badly deteriorated holes and gaps?

☐ **Inspect Off-Ridge Vents**

- o  Do vents wiggle back and forth?
- o  Are they well attached?
- o  Are there screws attaching turbines or caps off-ridge vent?

☐ **Inspect ridge vents**

- o  Are vents tightly screwed down?
- o  If nails are used, are they are properly attached?

☐ **Inspect for roof leaks**

Evaluate for the following signs of damage outside:

- o  Leaks inside the attic
- o  Water stains on roof decking – look around the chimney, around vents and pipes and valleys
- o  Discolored roofing deck, rafters or trusses

Evaluate for signs of leaks from inside:

- o  Water stains on ceiling
- o  Cracked wall or ceiling paint
- o  Peeling wall paper

☐ **Inspect drains for blocked or missing covers**

☐ **Identify any standing water on roof**

☐ **Look for any unsecured equipment, such as air conditioners, satellite dishes or vents**