Preparing Your Business for Disasters – Basic Steps

Why is this important?

- *Half* of all businesses forced to close due to disaster either never reopen or fail shortly thereafter.
- Businesses provide the economic base of most communities: community recovery hinges on businesses' ability to recover. Some businesses provide crucial services for communities affected by disaster.
- Businesses employ *people*. Although much of business preparedness and recovery is financial in scope and impact, some steps directly affect employee safety.
    - If you work out of your home, business preparedness and personal preparedness reinforce each other.
    - If your employees are prepared they not only will be more likely to survive a disaster, but will be more likely to be able to show up for work after a disaster strikes.
- Insurance won't cover all costs: most earthquake and flood insurance policies have at least a 10% deductible.
- You may be on your own for a few days; your employees, customers, and suppliers may not be able to get to you, and vice versa. How would you do business if your physical location were closed?

What are some basic steps I can take?

1. Perform a hazard vulnerability analysis:
    - What types of hazards are most common in your area?
    - What hazards carry the greatest potential for disaster, regardless of how commonly they occur?
    - What is *your* vulnerability to specific hazards?
    - What are *your suppliers'* vulnerabilities to specific hazards? Will you be able to stay open?
2. Develop emergency response plans for the workplace and ensure that all employees are familiar with them. Have periodic drills; even procedures as simple as self-protection during an earthquake (Drop, Cover, and Hold on) or fire (building evacuation) can make a big difference.
    - Employees should know to take keys, coats, cell phones, etc., with them when they evacuate.
3. Keep contact information for key employees and customers with you; provide copies to supervisory staff.
4. Provide a voicemail extension or external number on which you can remotely record messages for all employees (an emergency website is a great backup). Arrange for remotely programmable call forwarding for your main business line(s): if you can't get to the office, you can reprogram the phones to ring elsewhere.
    - Give duplicate keys and alarm codes to a trusted employee, in case you can't respond after hours.
5. Remember that your employees will want to check on their families if an emergency occurs during the working day: make this a planning priority and facilitate your employees' emergency communications.
6. Install emergency lighting that turns on when the power goes out.
7. Back up computer data frequently throughout the business day. Keep updated backups off site.
8. Use UL-listed surge protectors and uninterrupted power supplies. They will add protection for sensitive equipment and allow proper shutdown during a power failure.
9. Sign up for Public Alerts and purchase a NOAA Weather Radio with a tone alert feature. Keep it on and when the warning signal sounds, listen for information about possible severe weather and protective actions to take.
10. Network with others who have or need to develop risk or contingency management plans; attend seminars and obtain information from local risk management associations or chapters.

Where can I go for further information?

- Westfield Fire Department: http://www.westfield.in.gov/department/?structureid=126
- Your insurance agent
- Federal Emergency Management Agency (FEMA): http://www.ready.gov/business
- Insurance Institute for Business and Home Safety: http://www.disastersafety.org/
- American Red Cross workplace preparedness: http://www.redcross.org/prepare/location/workplace