



Disaster Preparedness for Businesses

Tips to help keep your people, property, operations and financial future safe.

Tip 1 Know Your Hazards

- Identify the hazards most likely to strike in your community and the kinds of impacts they may have
- Check to see if your facility is in a Special Flood Hazard Area (SFHA) or other flood risk area
- Know and regularly check key information sources about any approaching hazards and local emergencies
- Download useful emergency apps: FEMA, Red Cross, weather, local alert apps

Tip 2 Create a Business Continuity Plan

- Assign team member(s) responsible for creating your plan, a timeline for doing so, and designate crisis manager(s)
- Assess potential risks and impacts to your business
- Create an OSHA-compliant emergency action plan to protect staff and employees that includes evacuation and sheltering procedures
- Identify potential alternate worksites and workforce policies (such as emergency telework) where relevant
- Develop strategies to restore critical business functions and manage supply chain disruptions
- Develop strategies to meet financial and human resource needs in the event of emergency (such as payroll and special leave/overtime)
- Create a crisis communications plan for all of your stakeholders, including plans for how to communicate if phone or internet services are out
- Ensure all employees know the continuity and emergency plans, and have emergency contact information. Practice your plan!

Tip 3 Protect Vital Records

- Gather and organize the types of important documents and records you may need after a disaster
- Replace any missing documents
- Safely store important records, including backup copies you can access from outside your office (like in a safety deposit box or online cloud storage)
- Be familiar with documents you would need to apply for types of government disaster assistance, such as the SBA Disaster Loans program

Vital Records

Those records your business must have access to in order to operate. These should be backed up and accessible to you even if you cannot physically access your office or facility. Records may include:

- Business policies, procedures and operations documentation (including access codes for voice mailboxes and other systems)
- Employee information, including contacts and payroll
- Corporation records, licenses, permits and other regulatory documents
- Leases, titles, contracts and other legal records
- Customer and stakeholder records
- Insurance records
- Financial, tax and audit records
- Litigation records
- Asset inventories
- Business continuity and emergency response plan

Tip 4**Get the Right Insurance Coverage**

- Have a recent inventory of your business assets with photos and records to show what you own and estimate the total value (save your receipts!). A good way to get started is to take a video of every room in your facility.
- If a tenant, review the terms of any leases to identify what is covered by the landlord's insurance and what you are responsible for insuring in terms of the building structure and contents.
- Review your insurance policies with your agent and ask important questions about:

PERILS	VALUES	LOST REVENUE
<ul style="list-style-type: none"> ○ What perils are covered and excluded in your policy? ○ Do you have adequate coverage for flooding, wind and other perils you may face, for your building AND contents? (contents coverage is typically <u>optional</u> in flood insurance policies) 	<ul style="list-style-type: none"> ○ Are the values listed for your facility and/or contents up to date? ○ Are your current coverage limits and deductibles in line with your needs? ○ Are you insured to Actual Cash Value or Replacement Cost Value? 	<ul style="list-style-type: none"> ○ Do you have coverage for lost revenue as a result of: <ul style="list-style-type: none"> - Closure due to disaster? - Utility or service disruption? - Disruption to your supply chain or business network?

ADDITIONAL NEEDS	FILING A CLAIM
<ul style="list-style-type: none"> ○ Do you have enough coverage if: <ul style="list-style-type: none"> - You incur additional operating expenses after a disaster? - You need to operate out of a temporary location for an extended period of time while your facility is being repaired? - You need to rebuild to newer building code requirements? - To protect your assets in the event of a lawsuit? 	<ul style="list-style-type: none"> ○ What forms do you need to complete? Is there an app you can use? ○ What information and documentation will you need about your losses? ○ How soon after an incident do you need to file the claim? ○ What do you need to know about making temporary repairs? ○ What do you need to know about working with contractors to repair damage to insured property?

Keep in Mind

Commercial property insurance **DOES NOT** cover flooding. You must purchase flood insurance separately.

Replacement Cost Value coverage in your property insurance policy is **strongly** recommended.

Home-based businesses may need a separate business insurance policy; homeowners insurance is generally **NOT** sufficient for business needs.

- Improve your coverage if you find gaps after reviewing your policies with your agent, **especially for flood risks**

Tip 5**Protect Your Property**

- Regularly inspect your property and keep it clear of hazards such as dead trees or blocked drains, and secure potential hazards like outdoor furniture before storms
- Regularly inspect your roof and keep it in good repair, including regularly clearing any gutters and ensuring any roof-mounted equipment is securely attached to the roof deck
- Look into the cost and safety benefits of different protective measures for your facility, and take those that make sense for your risk situation and budget:
 - Flood protection
 - Electrical system and appliance protection, such as:
 - Raising appliances on blocks in advance of possible flooding
 - Raising the height of electrical component systems to at least a foot above 100-year flood level
 - Protection for windows and doors, such as:
 - Installing wind and impact-rated models
 - Using protective coverings (like hurricane fabric or storm shutters)
 - Bracing bay or garage doors
 - Roof protection, such as: (easiest to do during re-roofing or new construction)
 - Sealing your roof deck
 - Installing wind and impact-rated roof cover
 - Using ring shank nails to secure roof cover and attachments
 - Protect vents
 - Brace any gable ends
 - Use hurricane straps to strengthen roof and wall connections
 - Storm shelter or safe room (register with the local registry)