

Disaster Preparedness

for organizations



Resource Guide





General Information

SBP Resources

SBP has developed resources to support preparedness and recovery, based both on our years of experience helping families and communities rebuild as well as the expertise of our partners:

- [Preparedness resources](#) for residents, small businesses & non-profit organizations
- [Recovery resources](#), including:
 - navigating federal disaster assistance guide
 - mold remediation guide
 - tips for working with your insurance company post-disaster
 - working with contractors and protecting against fraud

State & Local Resources

Many state and local organizations can provide information, tools and support to aid in your preparedness planning and/or recovery from emergencies. Some common resources include:

- **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

Some national resources available to help with preparedness planning and recovery include:

- **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):** www.sba.gov/disaster-assistance
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.
- **Small Business Development Centers (SBDC):** <https://americassbdc.org/>
SBDC advisors provide aspiring and current small business owners a variety of free business consulting and low-cost training services.
- **PrepareMyBusiness.org:** www.preparemybusiness.org/planning
PrepareMyBusiness.org is a disaster information and planning resource for businesses with templates and checklists for many aspects of business continuity and emergency planning.
- **National Weather Service:** www.weather.gov
The National Weather Service provides updated information about current and forecast weather conditions, weather history and average conditions, as well as resources on [safety and preparing for different types of severe weather](#).
- **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](#).
- **Insurance 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.



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.

Flood Risk Information

Floods maps provide some information about flood risk and are useful in determining your property's location in relation to designated floodplains, but they do not capture ALL flood risk. Across the county, thousands of properties outside designated floodplains have flooded in recent years. Flood insurance and protections are important for all properties, including those outside the floodplain.

- FEMA Flood Map Service Center: official public source for flood hazard information
<https://msc.fema.gov/portal>
- Check with your local government for local flood risk tools and maps

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 (OSHA)

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.

OSHA On-Site Safety Consultation: <https://www.osha.gov/dcsp/smallbusiness/consult.html>

OSHA's On-site Consultation Program offers free and confidential safety and occupational health advice to small and medium-sized businesses in all states, with priority given to high-hazard worksites. On-site Consultation services are separate from enforcement and do not result in penalties or citations. Consultants from state agencies or universities work with employers to identify workplace hazards, provide advice on compliance with OSHA standards, and assist in establishing injury and illness prevention programs.

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 organization 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 constituents 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](#))
- **Identify** your risks ([sample form #2](#))
- **Analyze** possible impacts to your people, places, things and operations and **create** 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](#))
 - Employee information ([sample form #10](#))
 - Customer and vendor information ([sample form #10](#))
 - IT, equipment and other asset documentation and records ([sample form #11](#))
- **Measure** the effectiveness of your plans by establishing process for training your team on, testing, and updating them

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 are a set of basic templates for creating a business continuity plan compiled and adapted from a variety of sources. There are many publicly-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.

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

Determine the risk each threat poses 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 Recovery 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 hazards.

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

SAMPLE BUSINESS CONTINUITY PLAN: FORM #3

Identify Worksites and Work Policies

Identify your business's various worksites and 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 life 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 federal and state occupational safety and health regulations about requirements for business emergency action plans.](#) At minimum, OSHA-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.

The following pages include 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.	
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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:	
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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*

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, adapted from [*IBHS' Business Continuity Toolkit*](#). Customize or create a form to meet your organization's needs.

BUSINESS FUNCTION			
Priority Level		Obligation	
<input type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low	<input type="checkbox"/> None <input type="checkbox"/> Legal <input type="checkbox"/> Contractual <input type="checkbox"/> Regulatory <input type="checkbox"/> Financial
Impact if not performed (<i>lost revenue, fines, decreased customer satisfaction, etc.</i>)			
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 (<i>how quickly and at what level or capacity must this function be restored</i>)			
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. Below is a sample form, sourced from [*IBHS' Business Continuity Toolkit*](#).

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](https://www.preparemybusiness.org/crisis-communications-checklist), [Ready.gov Crisis Communications Plan Resources](https://www.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:

- | | |
|--|--|
| <input type="checkbox"/> Employees | <input type="checkbox"/> Government |
| <input type="checkbox"/> Clients/customers | <input type="checkbox"/> Media |
| <input type="checkbox"/> Stakeholders | <input type="checkbox"/> Broader community |
| <input type="checkbox"/> Suppliers and service providers | <input type="checkbox"/> 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:

- | | |
|--|----------------------------------|
| <input type="checkbox"/> Business operating status | <input type="checkbox"/> Others: |
| <input type="checkbox"/> Business impacts and losses | |
| <input type="checkbox"/> When employees can return to work | |
| <input type="checkbox"/> Resources for employees who need assistance | |
| <input type="checkbox"/> When customers will receive their goods or services | |
| <input type="checkbox"/> When suppliers can resume deliveries, and to where | |

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)	
<p>First Notice</p> <p><i>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.</i></p>	<p>Notice of Delayed Opening</p> <p><i>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.</i></p>
<p>Notice of Closure</p> <p><i>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.</i></p>	<p>Notice of Re-Opening</p> <p><i>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.</i></p>

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:

- | | |
|---|--|
| <input type="checkbox"/> Core business operations records | <input type="checkbox"/> Insurance records |
| <input type="checkbox"/> Employee information, including contacts and payroll | <input type="checkbox"/> Financial, tax and audit records |
| <input type="checkbox"/> Customer and stakeholder records | <input type="checkbox"/> Litigation records |
| <input type="checkbox"/> Licenses, permits and other regulatory documents | <input type="checkbox"/> Asset inventories |
| <input type="checkbox"/> Leases, titles, contracts and other legal records | <input type="checkbox"/> Business policies and procedures |
| | <input type="checkbox"/> 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.

Adapted from IBHS' Business Continuity Toolkit

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

Adapted from IBHS' Business Continuity Toolkit

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	<input type="checkbox"/> First Aid <input type="checkbox"/> Emergency Medical Technician (EMT) <input type="checkbox"/> CPR		
	<input type="checkbox"/> Ham Radio <input type="checkbox"/> Other: <input type="checkbox"/> 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	<input type="checkbox"/> Current Vendor <input type="checkbox"/> Backup Vendor <input type="checkbox"/> 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

Adapted from *IBHS' Business Continuity Toolkit*

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 potential 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

Online and/or app based inventory tools that are designed for homeowners (such as [MyHome Scr.app.book](#)) 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.

Questions to Ask Your Agent

If you lease your facility or office space, remember to review your lease terms to see what your landlord's insurance policy covers and what you are responsible for covering when it comes to damages to the building structure and contents.

PERILS

- What perils are covered AND excluded in our policy?**
- Do we have insurance for flooding and other perils we may face, and is it adequate to cover our level of risk?**
 - Flood and earthquake insurance are NOT included in your commercial property insurance policy and MUST be obtained separately if these are risks you face. Depending on your location, wind and hail damage may also be excluded from your policy and require separate coverage.
 - Flooding is the most common, most costly natural hazard in the US. **Everyone lives in a flood zone and faces some level of flood risk**, and low-moderate flood risk areas are responsible for more than 20% of all flood insurance claims. One inch of flood water can cause \$10,000 or more in damages, so it's critical for everyone to protect against flood risks with insurance.
 - Flood insurance is available through the National Flood Insurance Program (NFIP). Important coverage details:
 - Maximum coverage limits include \$500,000 on building property and \$500,000 for contents for non-residential policies; excess flood protection above these limits may be available from other insurers
 - There is a 30-day waiting period before NFIP policies go into effect (with a few exceptions), so you must plan ahead to obtain coverage
 - Damage from water or sewer backup is generally also excluded from a property insurance policy and must be obtained separately.

VALUES

- What are the current values listed for my facility and contents, and are they up to date?**
- What are my current coverage limits and deductibles?**
 - Make sure that your deductible amount is affordable for your budget in the event of significant property damage. Talk with your agent about all of your insurance policies and any potential situations where you may have to pay multiple deductibles so that you can evaluate what deductible amounts best fit your budget.
- Have we met our coinsurance percentage minimum?**
 - Ask your agent what percentage of your total facility and contents value must be insured to avoid a coinsurance penalty (80% is the common coinsurance percentage but this can vary by policy). Make sure that your coverage level is sufficient, based on the **current** value of your facility and property, to avoid that penalty.
- Am I insured to full replacement value or to actual cash value (ACV)/market value?**
 - A Replacement Cost policy pays for the repair or replacement of damaged property with materials of similar kind and quality with no deduction for depreciation. An Actual Cash Value (ACV) or Market Value policy pays for repair or replacement with similar kind and quality of materials, *minus the cost of depreciation*, meaning that this coverage will generally not cover the entire cost to repair or replace damaged property. Replacement Cost coverage is **strongly** recommended.
 - Extended Replacement Cost may also be available, which provides additional insurance coverage, typically 20 percent or more, over the limits in your policy, and can be valuable if a widespread disaster inflates the cost of building materials and labor.

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.

ADDITIONAL NEEDS

Ask your agent about current coverage and coverage options for additional needs that your organization may encounter as a result of disruption.

- Do I have enough coverage if I incur additional operating expenses after a disaster, including if I need to operate out of a temporary location while my facility is being repaired?** Extra Expenses Coverage pays additional costs in excess of normal operating expenses that an organization incurs to continue operations while its property is being repaired or replaced after having been damaged by a covered cause of loss.
- Do I have coverage if my facility is damaged and needs to rebuild to newer building code requirements?** If your facility is damaged, you may be required to rebuild it to meet new building codes. Ordinance or law coverage pays a specific amount toward these costs. This coverage is typically offered as a percentage of the insured value of your facility; you may wish to consider higher percentage coverage for older facilities.
- Do I have enough coverage to protect my 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.

LEARNING ABOUT FILING CLAIMS

While reviewing your policy with your agent, also ask about the process for filing a claim so you know what steps to take in the event that property is damaged.

- What forms do I need to complete? Is there an app I can use?**
- What information and documentation will I need about my losses?**
- How soon after an incident do I need to file the claim?**
- What do I need to know about making temporary repairs?**
- What do I need to know about working with contractors to repair damage to insured property?**

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.

Insurance Discounts & Incentives for Mitigation

[Smart Home America](http://www.smarthomeamerica.org) has compiled a list and map of states offering insurance premium discounts and incentives for property owners through FORTIFIED (see next page) and other programs. For the latest information, visit: <http://www.smarthomeamerica.org/fortified/discounts-and-incentives>.

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:

Physical Damage & Economic Injury Disaster Loans

<https://www.sba.gov/disaster-assistance>

Information about business physical damage and economic injury 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.



Protect Your Facility

FEMA: Protecting Your Business

<https://www.fema.gov/protect-your-property>

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.

Property Inspection Checklist

Keeping your property well maintained and free of hazards can help reduce potential damage and losses from severe weather.

- 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 indicate slope movement. If noticed, have your property inspected by a geotechnical engineer.
- Secure outdoor items:** In advance of a storm, put away or secure outdoor furniture, signage, and any other items that could become air-borne hazards or be swept away by flood waters in a storm.

Roof Inspection Checklist

Source: [IBHS](#)

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:

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

Inspect Roof Penetrations

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

Inspect Off-Ridge Vents

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

Inspect ridge vents

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

Inspect for roof leaks

Evaluate for the following signs of damage outside:

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

Evaluate for signs of leaks from inside:

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

Inspect drains for blocked or missing covers

Identify any standing water on roof

Look for any unsecured equipment or attachments, such as air conditioners, satellite dishes, vents, awnings, and signage

Updated: 2019-04-01