Disaster Planning
Fire Prevention is Everyday

- How real is your threat?
- How often do you address it?
- Daily, Monthly, Annual checklist(s)?
- Are you addressing the “little things”
  - Coffee pots, space heaters, oily rags, etc
Know Your Risks

- Identify your threats
- Rank the probability and severity
- Score each threat
- Determine your overall vulnerability
- Take action as needed
Know Your Operations

- Know your main product/service
- Can this product or service be performed remotely
- How much down time can you have
- What items are vital for survival
Know Your Employees

- Know how to reach each employee
- Keep employee contact info off-site
- Have a plan for communication
- Emergency response and evacuation plan
Know Your Key Contacts

- Know the location and contact of each supplier/vendor
- Have back up suppliers/vendors
- Know their continuity plan
- Know how to communicate
Know Your Information Tech

- Shut down and take home laptops daily
- Back up vital records off-site
- Know your IT vendor(s) and perform regular recovery drills

<table>
<thead>
<tr>
<th>TYPE:</th>
<th>Computer Equipment/Hardware</th>
<th>Computer Software</th>
<th>Vital Records</th>
</tr>
</thead>
<tbody>
<tr>
<td>Item:</td>
<td>Title and Version/Model Number:</td>
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<tr>
<td></td>
<td>Serial/Customer Number:</td>
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<tr>
<td></td>
<td>Registered User Name:</td>
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<td></td>
<td>Purchase/Lease Price: $</td>
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<td>Purchase/Lease Date:</td>
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<tr>
<td></td>
<td>Quantity (equipment) or Number of licenses (software):</td>
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</tr>
<tr>
<td></td>
<td>License Numbers:</td>
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<td>Technical Support Number:</td>
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<td>Primary Supplier/Vendor:</td>
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<td>Alternate Supplier/Vendor:</td>
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<tr>
<td>Notes:</td>
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</tbody>
</table>

Name of vital record:

Name of Business Function Vital Record Supports

- Type of Media:
- Is it Backed Up?
- How often is it backed up?
- Type of Media for Backup:
- Where is it Stored?
- Can the record be recreated?

Notes:
Know Your Finances

- Do you have a cash reserve
- Do you have credit available
- What expenses need to be paid
- Will you pay payroll
- Know your insurance coverage
Update and Test Your Plan

- Do your key employees know your plan
- Do you practice or test your plan
- How often are you updating your info
- Annual Review
Know When to Test Your Plan

- Where else can you go for help
- Communicate and test with local authorities
- Know your local, state and federal resources and contacts

Insurance Institute for Business & Home Safety
In addition to providing the loss control continuity toolkit, IBHS provides free disaster preparedness and property protection guidelines, recommendations, and programs for small businesses. The Institute also offers post-disaster recommendations on inspecting and rebuilding to make your building(s) stronger and safer the next time a disaster strikes.
http://www.ribhs.org

American Red Cross
Among other disaster preparedness and response services, the Red Cross offers a number of preparedness training programs and resources for workplaces, families, and individuals.
www.redcross.org

Business Civil Leadership Center – Disaster Help Desk
The BCEC Help Desk is designed to enhance community economic recovery after a disaster. The Help Desk provides on-the-ground coordination of information among businesses, local chambers of commerce, NGOs, government responders, and disaster recovery specialists.
http://bcecdirectory.com/site-page/disaster-help-desk-business

DisasterAssistance.gov
Provides information on how you might be able to get help from the federal government before, during, and after a disaster. If the President of the United States makes help available to individuals in your community after a disaster, you can visit this site to apply online.
http://disasterassistance.gov

FEDERATED INSURANCE
Risk Management ACADEMY

Know Where To Go for Help

Your relationship with your community and service agencies can strengthen your ability to protect your employees and property and return to normal operations. Maintain a channel of communication with community leaders, public safety organizations, such as the police, fire and emergency medical services, government agencies, utility companies, and others. Working together with various agencies can be beneficial because they can provide a wealth of information to help you recover quickly from a disaster.

Refer to the resources below for more information about implementing disaster safety recommendations to help you prepare for and recover from natural or other types of disasters.

Federal and Local Emergency Management Agencies
Even the largest, most widespread disaster require a local response. Local emergency management programs are the core of the nation’s emergency management system.
http://www.fema.gov/regional-operations/state-offices-and-agencies/emergency-management

Internal Revenue Service-Disaster Assistance and Emergency Relief for Businesses
The IRS offers audio presentations about planning for disasters. These presentations discuss business continuity planning, insurance coverage, record keeping and other recommendations for staying in business after a major disaster.

Small Business Administration
The SBA provides loans, loan guarantees, contracts, counseling services, and other forms of assistance to small businesses following a disaster.
http://www.sba.gov/services/disaster-assistance/loan-assistance/disaster-loans

Small Business Development Centers
The SBDC assists small businesses with financial, marketing, production, organization, engineering and technical problems, as well as feasibility studies.
http://www.sba.gov/content/small-business-development-centers
http://www.sba.gov/
This presentation is intended to provide general information and recommendations for risk prevention. This is not provided as a substitute for any regulatory requirements or standards which may apply. It should not be considered legal advice regarding your unique needs nor a guarantee of specific results. Qualified counsel should be sought regarding questions specific to your circumstances.

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