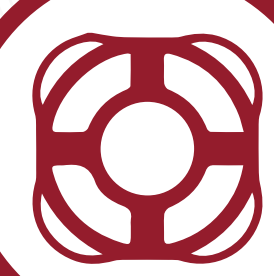


GET PREPARED

Protect Your Business the Easy Way

Small businesses can be vulnerable during any kind of disaster, but especially during severe weather events. Here are steps small businesses can take to be prepared.



LIFE SAFETY COMES FIRST!

- Document and post emergency medical procedures with life safety medical equipment
- Create and post evacuation procedures including floor plans and exits
- Assemble and maintain a first aid kit

REMINDER

- Review your insurance policies to make sure you have the right amount and type of insurance



OFF-SEASON

- Appoint, organize and train a staff emergency response team
- Inspect building and conduct major repairs
- Inspect and replenish emergency supplies
- Exercise the plan
- Get business interruption insurance to cover revenue lost due to closure, fixed expenses and other expenses from operating in a temporary location
- Purchase flood insurance; there is typically a 30-day waiting period from the date of purchase

REMINDER

- Double-check and update your business inventory
- Inspect your property and take photos to document everything



5 DAYS BEFORE

- Monitor weather forecasts
- Inspect and remove debris from roofs and grounds
- Ensure employees' contact information is accurate
- Notify employees of potential for severe weather and prepare for possible implementation of plan



24-48 HOURS BEFORE

- Communicate business closure details to employees, customers and vendors
- For high-wind events, install window protections
- For flood events, implement flood protection procedures
- Disconnect/unplug all electrical equipment
- Conduct full or partial shutdown procedures

REMINDER

- Identify and consolidate documents critical to your business, including insurance policies, banking, tax and vendor information
- Do one last computer data backup just before event



DURING AND IMMEDIATELY AFTER

- Number 1 priority—stay safe
- Designate times for key staff to call conference line for situation overviews
- Update employee emergency hotline with status of facility



RECOVERY

- Authorized staff should assess facility damage and report findings
- When deemed safe, authorize re-opening
- Contact customers and vendors about business status
- Take inventory, including photos of all damage
- When possible, protect building and equipment from further damage
- Contact your insurance company to report any damage and let them know how to reach you if you have been evacuated
- Keep all receipts of all expenses related to the disaster



DEBRIEF

- Gather staff to document successes and failures
- Update plan based on feedback
- Inventory and replenish emergency supplies



A PROGRAM OF IBHS