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.

**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.

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

**5 Days Before**
- Monitor weather forecasts.
- Inspect and remove debris from roof 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.

**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.
- 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.
- 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.

**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.

**Reminders**
- **Review your insurance policies** to make sure you have the right amount and type of insurance.
- **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.**
- **Double-check and update your business inventory.**
- **Inspect your property and take photos to document everything.**
- **A PROGRAM OF IBHS.**

**More information at iii.org and DisasterSafety.org.**

**EZ-PREP is a program of the Insurance Institute for Business & Home Safety.**