

# Preparing for severe weather before it hits

## BUSINESS PREPAREDNESS PLAN

Protect your business, employees and customers against potential weather disasters, or other emergency situations, by developing emergency procedures as part of your company's disaster recovery plan. Consider who and what are vital to running your business. Keep a copy of your disaster plan at an offsite location.

### KNOW YOUR RISKS

- Identify the weather threats likely to affect your business by using a Vulnerability and Risk Assessment
- Rank the probability of threats - how likely is it to happen
- Rank the severity of threats - how much damage could be caused by each weather threat
- Make sure to consider damage to infrastructure (e.g., roads, electric power, etc.) that could affect your ability to resume operations
- Review and update your assessment every six months

### FOR EMPLOYEES

- Identify an internal shelter in the event of severe weather or an emergency
- Document each employee's function and emergency contact information
- Decide who is in charge when regular managers are unavailable
- Create a communication process and designate who will initiate it
- Establish a spokesperson to speak to the media and the public
- Train your employees on the disaster plan and review it with them regularly

### FOR CUSTOMERS

- Determine how you will manage any disruption to the services you provide your customers
- Maintain up-to-date contact information for your customers
- Ensure you can access your customer records offsite
- Identify various ways to communicate with customers after a disaster, including text, email, social media, company website or radio

### FOR TECHNOLOGY

- Determine which systems, data and records are vital to perform critical functions
- Regularly backup computer operating systems, customer records, software and procedure manuals
- Implement backup internet/phone services to maintain connectivity and communications
- Ensure all backups are stored safely and accessible offsite
- Make arrangements with IT vendors to replace and/or setup hardware and software at a recovery location
- Request written estimates for rental or purchase of equipment, including shipping costs and delivery times

### FOR SUPPLIERS

- Be sure your suppliers and vendors are not all in the same geographic location as your business
- Maintain a contact list of all your suppliers and make sure you can access it offsite
- Find out how they plan to supply you if the supplier experiences a disaster
- Maintain a list of alternate suppliers
- Identify various ways to communicate with suppliers after a disaster, including text, email, social media, company website or radio

### FOR INSURANCE

- Evaluate your insurance policies and meet regularly with your insurance agent/broker to be sure you understand your coverage, deductibles and limits and how to file a claim
- Most policies do not cover flood or earthquake damage, so you may need to buy separate insurance for those events
- Consider a policy that will reimburse you for business interruptions in addition to physical losses
- Consider business income and extra expenses insurance to offset