

Business Preparedness Training



West Alabama Regional Commission



Plan to Stay in Business

- Identify an alternate location for your operations
 - Consult with Chamber or realtor for options
- Assign a primary crisis manager
- Identify a secondary emergency contact

TIP: Use a POST OFFICE BOX to ensure you ALWAYS have an operable address.



Emergency Contact Information

- Reserve 911 for immediate emergencies
- Become familiar with your local resources: Medical, police, fire and EMA
- Refer to “County Emergency Resources” on back cover

TIP: Program these contacts into cell phones and set up speed dial on land lines. Copy for all staff.









Planning for an Emergency

- Plan to Stay in Business
 - Identify natural and man-made disasters that could affect your business
 - Complete the “Risk Assessment Survey” worksheet in TAB 2
 - Know what to expect from disaster assistance and flood insurance, see materials in TAB 2



TAB 2: Assessment Survey

WORKSHEET: RISK ASSESSMENT SURVEY

Possible Hazards and Emergencies

Risk Level

How can I reduce my risk?

None Low Moderate High

Natural Hazards

Floods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Hurricanes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Thunderstorms/Lightning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Tornadoes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Winter Storms/Extreme Cold	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Extreme Heat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Landslides and debris flow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Earthquakes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fires	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Wildfires	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Tsunamis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Volcanoes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Technological Hazards

Hazardous material incident	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nuclear Power Plants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Power Outages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Cyber-security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Terrorism

Explosions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Biological Threats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Chemical Threats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Nuclear Blasts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Radiological Dispersion Device	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Hazards specific to your business

1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



TAB 2: Flood Insurance vs. Disaster Assistance



National Flood Insurance Program

The Benefits of Flood Insurance Versus Disaster Assistance



Here's What To Tell Your Clients About The Benefits Of Flood Insurance Versus Disaster Assistance

FLOOD INSURANCE

- You are in control. Flood insurance claims are paid even if a disaster is not declared by the President.
- Between 20 and 25 percent of all claims paid by the NFIP are outside of Special Flood Hazard Areas.
- There is no payback requirement.
- Flood insurance policies are continuous, and are not non-renewed or cancelled for repeat losses.
- Flood insurance reimburses you for all covered building losses up to \$250,000 and \$500,000 for businesses. Contents coverage is also available up to \$100,000 for homeowners and \$500,000 for businesses.
- The average cost of a flood insurance policy is a little more than \$500 annually. The cost of a preferred risk policy is less than \$200 annually, depending on where you live.

DISASTER ASSISTANCE

- Most forms of federal disaster assistance require a Presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.
- The duration of a Small Business Administration (SBA) disaster home loan could extend to 30 years.
- The average Individuals and Households Program award for Presidential disaster declarations related to flooding in 2008 was less than \$4,000.
- Repayment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4% interest.

To order The Benefits of Flood Insurance Versus Disaster Assistance as a staffer for client meetings, call 1-800-480-2520 and ask for item F-216.

For more information about the NFIP and flood insurance, call 1-800-427-4661, or contact your insurance company or agent. For an agent referral, call 1-888-435-6637 • TDD 1-800-427-5593 • <http://www.fema.gov/floodinsurance> • <http://www.floodsmart.gov>

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Planning for an Emergency

- Create an Emergency Planning Team
 - Identify those that will participate in emergency planning (Owner, manager, key staff)
 - Refer to “What are the Costs?” planning options in Tab 2
- Plan to Coordinate with Others
 - Coordinate with neighboring businesses for safe harbor and access to communications and other resources after a disaster



TAB 2: What are the costs?



What Are The Costs?

The following will give you an idea of what it may cost to develop a disaster protection and business continuity plan. Some of what is recommended can be done at little or no cost. Use this list to get started and then consider what else can be done to protect your people and prepare your business.

No Cost

- * Meet with your insurance provider to review current coverage.
- * Create procedures to quickly evacuate and shelter-in-place. Practice the plans.
- * Talk to your people about the company's disaster plans. Two-way communication is central before, during and after a disaster.
- * Create an emergency contact list, include employee emergency contact information.
- * Create a list of critical business contractors and others whom you will use in an emergency.
- * Know what kinds of emergencies might affect your company both internally and externally.
- * Decide in advance what you will do if your building is unusable.
- * Create a list of inventory and equipment, including computer hardware, software and peripherals, for insurance purposes.
- * Talk to utility service providers about potential alternatives and identify back-up options.
- * Promote family and individual preparedness among your co-workers. Include emergency preparedness information during staff meetings, in newsletters, on company intranet, periodic employee emails and other internal communications tools.

Under \$500

- * Buy a fire extinguisher and smoke alarm.
- * Decide which emergency supplies the company can feasibly provide, if any, and talk to your co-workers about what supplies individuals might want to consider keeping in a personal and portable supply kit.
- * Set up a telephone call tree, password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees in an emergency.
- * Provide first aid and CPR training to key co-workers.
- * Use and keep up-to-date computer anti-virus software and firewalls.
- * Attach equipment and cabinets to walls or other stable equipment. Place heavy or breakable objects on low shelves.
- * Elevate valuable inventory and electric machinery off the floor in case of flooding.
- * If applicable, make sure your building's HVAC system is working properly and well-maintained.
- * Back up your records and critical data. Keep a copy offsite.

More than \$500

- * Consider additional insurance such as business interruption, flood or earthquake.
- * Purchase, install and pre-wire a generator to the building's essential electrical circuits. Provide for other utility alternatives and back-up options.
- * Install automatic sprinkler systems, fire hoses and fire-resistant doors and walls.
- * Make sure your building meets standards and codes. Consider a professional engineer to evaluate the wind, fire or seismic resistance of your building.
- * Consider a security professional to evaluate and/or create your disaster preparedness and business continuity plan.
- * Upgrade your building's HVAC system to secure outdoor air intakes and increase filter efficiency.
- * Send safety and key emergency response employees to trainings or conferences.
- * Provide a large group of employees with first aid and CPR training.



Our Critical Operations

- Prioritize a list of critical operations, staff, and procedures needed for response and recovery:
 - Assess damages
 - Finances/Payroll
 - Notify customers/clients of status
 - Choose insurance and assistance options (FEMA, SBA)
 - use “Insurance Discussion form” in TAB 3
 - Implement relocation plan if needed

TIP: Whether you own or lease - Use photos to inventory building and contents when filing for insurance and other assistance

TAB 3: Insurance Discussion Form



Insurance Discussion Form

Open for Business Worksheet Insurance Coverage Discussion Form

Use this form to discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent: _____

Address: _____

Phone: _____ Fax: _____ Email: _____

INSURANCE POLICY INFORMATION

Type of Insurance	Policy No.	Deductibles	Policy Limits	Coverage (General Description)

Do you need Flood Insurance?

Yes ___ No ___

Do you need Earthquake Insurance?

Yes ___ No ___

Do you need Business Income and Extra Expense Insurance?

Yes ___ No ___

Other disaster-related insurance questions:



Suppliers and Contractors

- Maintain a list of alternate suppliers and contractors for your business, use list format in TAB 3
- For repairs to facilities, list preferred and alternate contacts for electrical, plumbing, roofing, general construction
- If leasing space, coordinate with owner for repairs and needed documentation

TIP: Use your local Chamber of Commerce, Industrial Development Board or Authority, and WARC's Manufacturing Directory at www.warc.info

TAB 3: Vendors & Contractors

Current Vendors & Contractors

Company	Contact Name	Telephone	Account #	Materials/Service Provided

Alternate Vendors & Contractors

Company	Contact Name	Telephone	Materials/Service Provided



Evacuation Plan

Develop evacuation and shut-down procedures:

1. Use a NOAA Weather Radio if access to television and radio is not available – assign a staff person to monitor
2. Identify an assembly site - a nearby public space and alternate site farther away
3. Assembly site manager and alternate -Relay information and contact off-site employees
4. Shut down manager and alternate - General shutdown procedures Refer to “Secure Your Equipment” instructions in TAB 4
5. Identify individual responsible for issuing all clear



TAB 4: Secure Your Equipment

Secure Your Equipment

The force of some disasters can damage or destroy important equipment.

- ✓ Conduct a room-by-room walk-through to determine what needs to be secured.
- ✓ Attach equipment and cabinets to walls or other stable equipment.
- ✓ Place heavy or breakable objects on low shelves.
- ✓ Move workstations away from large windows, if possible.
- ✓ Elevate equipment off the floor to avoid electrical hazards in the event of flooding.
- ✓ Turn off electricity, water and gas.
- ✓ If your facility loses power, turn off major appliances, such as air conditioners and water heaters to reduce damage.
- ✓ Lock windows and doors.



Shelter in Place Plan

- Develop a plan to shelter in place for thunderstorm, tornado, and earthquake
 - Use the “Supply Kit Checklist” and “Make a Shelter in Place” tips in TAB 4
- 1. Use a NOAA Weather Radio if access to television and radio is not available – assign a staff person to monitor
- 2. Select safest location in building: Basement or interior room
- 3. Seal the room if needed –seal doors, window, vents, air return



TAB 4: Supply Kit Checklist



Recommended Items to Include In a Basic Emergency Supply Kit:

- ☐ Water, one gallon of water per person per day for at least three days, for drinking and sanitation
- ☐ Food, at least a three-day supply of non-perishable food
- ☐ Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- ☐ Flashlight and extra batteries
- ☐ First aid kit
- ☐ Whistle to signal for help
- ☐ Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- ☐ Moist towelettes, garbage bags and plastic ties for personal sanitation
- ☐ Wrench or pliers to turn off utilities
- ☐ Can opener for food (if kit contains canned food)
- ☐ Local maps

Through its *Ready Campaign*, the U.S. Department of Homeland Security educates and empowers Americans to take some simple steps to prepare for and respond to potential emergencies, including natural disasters and terrorist attacks. *Ready* asks individuals to do three key things: get an emergency supply kit, make a family emergency plan, and be informed about the different types of emergencies that could occur and their appropriate responses.

All Americans should have some basic supplies on hand in order to survive for at least three days if an emergency occurs. Following is a listing of some basic items that every emergency supply kit should include. However, it is important that individuals review this list and consider where they live and the unique needs of their family in order to create an emergency supply kit that will meet these needs. Individuals should also consider having at least two emergency supply kits, one full kit at home and smaller portable kits in their workplace, vehicle or other places they spend time.



U.S. Department of Homeland Security
Washington, DC 20528



TAB 4: Shelter in Place

Make a Shelter-in-Place Plan

There may be situations when it is best to stay where you are to avoid any uncertainty outside. There are other circumstances, such as during a tornado or a chemical incident, when specifically how and where you take shelter is a matter of survival. You should understand the different threats and plan for all possibilities. If you are instructed by local authorities to take shelter, do so immediately.

-
- If feasible, develop a system for knowing who is in your building in case there is an emergency.
 - Establish a warning system. Test systems frequently. Plan to communicate with people who have hearing impairments or other disabilities or who do not speak English. Use online translation sites.
 - Account for all workers, visitors and customers as people arrive in the shelter.
 1. Take a head count.
 2. Use a prepared roster or checklist.
 3. In general, employees cannot be forced to shelter. However, there are circumstances when local officials will order that everyone stay put. It is important to speak with your co-workers in advance about sheltering to avoid confusion and allow for cooperation in the event you need to shelter-in-place.
 - Assign specific duties to employees in advance and create checklists for each responsibility. Designate and train employee alternates in case the assigned person is not there or is injured.
 - Get emergency supply kits and keep them in your shelter locations.
 - Practice your shelter-in-place plan on a regular basis.

Determine where you will take shelter in case of a tornado warning.

Storm cellars or basements provide the best tornado protection. If underground shelter is not available, go into an interior room or hallway on the lowest floor possible.

In a high-rise building, go to a small interior room or hallway on the lowest floor possible.

- Stay away from windows, doors and outside walls.
- Go to the center of the room.
- Stay away from corners because they attract debris.
- Stay in the shelter location until the danger has passed.



Shelter in Place Plan

4. Select shelter location and alternate – lowest floor, interior room, fewest windows
5. Assign shut-down manager and alternate
 - refer to “Secure your Equipment” instructions in TAB 4
 - Refer to “Install a Generator for Emergency Power” information sheet in TAB 4
6. Identify individual responsible for issuing all clear



TAB 4: Install a Generator

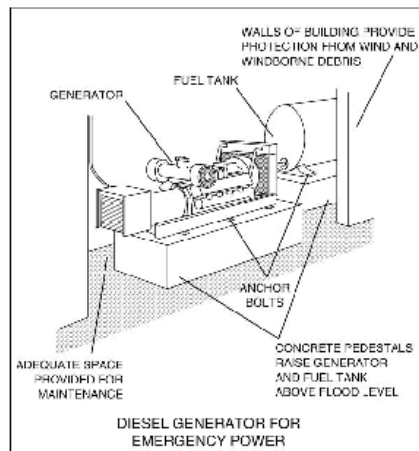
Install a Generator for Emergency Power



PROTECTING YOUR PROPERTY FROM NATURAL HAZARDS

Power outages are commonplace during disasters, and they may last for several days. As a result, even businesses that are not severely damaged can suffer losses because of the interruption of normal operations or the loss of perishable stock. You can reduce these losses and speed the recovery process by installing an emergency generator. First, determine which systems and equipment are essential to the continued operation of your business. They may include one or more of the following:

- Heating, ventilation, and air conditioning (HVAC) systems
- Industrial equipment and major appliances, such as refrigerators and freezers
- Lights (interior and exterior), computers, and other office equipment
- Pumps, including sump pumps, sprinkler system pumps, and well water pumps
- Alarm systems



Once you have identified the essential systems and equipment, determine how much power they require. Then check with a generator sales representative regarding the appropriate size and type of generator. The sales representative can also help you select other components of the emergency power system, including the main transfer switch and the electrical panel.

BENEFITS OF USING GENERATORS

- Helps to prevent the interruption of normal business operations
- Helps to prevent the loss of perishable stock
- Helps to speed the recovery process

TIPS

Keep these points in mind when you select and install a generator:

- ✓ Protect your generator and its fuel tank from flooding and high winds. In flood hazard areas, mount the generator and tank securely on concrete platforms, above the expected flood level. Install the generator and tank inside or next to a building or protective structure to shield them from wind and windborne debris.



Communications

- Communicate emergency plans
 - Prepare a “Crisis Communications Plan” to contact employees – See plan suggestions in TAB 5
 - Provide plan details at staff meetings
 - Review plans and test regularly
- Post-disaster communication
 - See “Contact and Information Centers” flowchart in TAB 5



TAB 5: Crisis Communications

Crisis Communications Plan

Employees:

Be prepared to communicate with employees in an emergency. Provide employees with information on when, if and how to report to work following an emergency. Be clear on how their jobs may be affected.

- Set up a telephone call tree.
- Create a password-protected page on the company Web site.
- Use an e-mail alert.
- Prepare a call-in voice recording.
- Designate an out-of-town number for employees to leave an "I'm okay" message.

Management:

Provide top company executives with all relevant information needed for the protection of employees, customers, vendors and nearby facilities.

Public:

It may be important to update the general public with calm assurance that all resources are being used to protect workers and the community. Being able to communicate that plans are in place for recovery may be especially important.

Customers:

Update your customers on whether and when products will be received and services rendered.

Government:

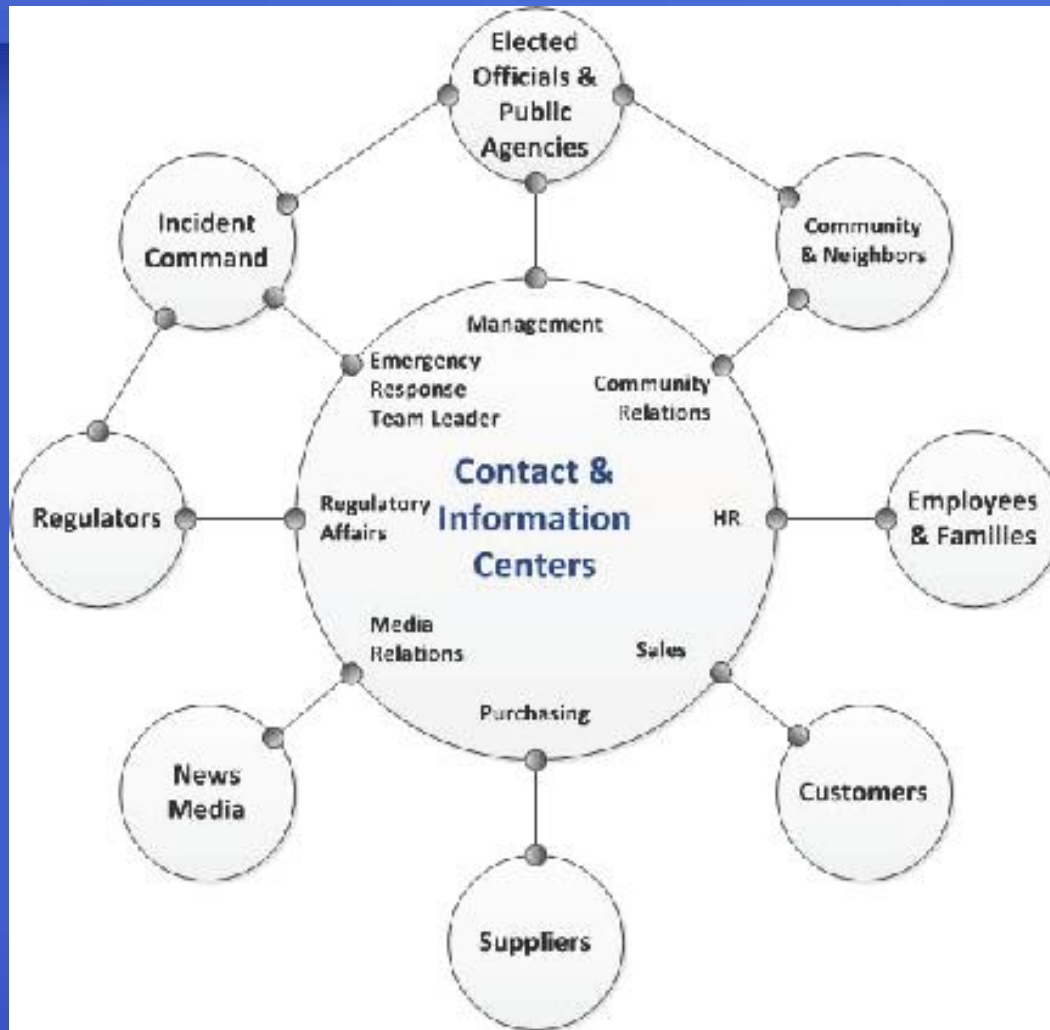
Tell officials what your company is prepared to do to help in the recovery effort. Also communicate with local, state and federal authorities what emergency assistance is needed for you to continue essential business activity.

Other Businesses/Immediate Neighbors:

You should be prepared to give competing and neighboring companies a prompt briefing on the nature of the emergency so they may be able to assess their own threat levels.



Communication flow chart



Cyber Security

- Keep anti-virus software updated
- Refer to “Secure your Equipment” instructions in TAB 4
- Explore Cloud service back-up
- Use “Computer Inventory Form” in TAB 5 to list computers and hardware
- Refer to your “County Emergency Resources” list for cyber protection, recovery and data back-up companies
- Secure back-up computers at an alternate location

TAB 5: Computer Inventory



Computer Inventory Form

Open for Business Worksheet **Computer Hardware Inventory**

Use this form to:

- * Log your computer hardware serial and model numbers. Attach a copy of your vendor documentation to this document.
- * Record the name of the company from which you purchased or leased this equipment and the contact name to notify for your computer repairs.
- * Record the name of the company that provides repair and support for your computer hardware.

Make additional copies as needed.

Keep one copy of this list in a secure place on your premises and another in an off-site location.

HARDWARE INVENTORY LIST

Hardware (CPU, Monitor, Printer, Keyboard, Mouse)	Hardware Size, RAM & CPU Capacity	Model Purchased	Serial Number	Date Purchased	Cost



Records Back-up

- Assign staff responsible for backing up critical records and computer back ups
- Designate secure on-site and off-site back-up records locations
- Back-up accounting and payroll records for continuity

Employee Contact Information

- Secure list of co-workers and their individual emergency contact information
- List multiple methods of contact
- Include family member contacts



Annual Review

- Schedule annual or semi-annual disaster plan tests
- Use tests to review and refine your emergency plans
- Participate with your Local Emergency Planning Committee (LEPC). Contact your county EMA director.



ADDITIONAL RESOURCES

Sample EMERGENCY RESPONSE PLAN

<http://www.ready.gov/sites/default/files/documents/files/EmergencyResponsePlan.pdf>

Sample BUSINESS CONTINUITY PLAN

<http://www.ready.gov/sites/default/files/documents/files/BusinessContinuityPlan.pdf>

Apply for Disaster Assistance Online

<http://www.disasterassistance.gov/>

Small Business Administration

<http://www.sba.gov>

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<http://disasterresource.com/>

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www.warc.info

