

Ready Lamar

Business Preparedness Training



The Ready Lamar Business Preparedness Tool Kit is made possible through a grant from the Economic Development Administration with additional support provided by the Federal Emergency Management Agency.

West Alabama Regional Commission



Get Ready Now

Ready Business was developed in consultation with the National Fire Protection Association.

These recommendations reflect the Emergency Preparedness and Business Continuity Standard (NFPA 1600) developed by the National Fire Protection Association and endorsed by the American National Standards Institute, the 9/11 Commission, and the U.S. Department of Homeland Security.

This common sense framework is designed to launch a process of learning about business preparedness.

Go to www.ready.gov for more specific information on these topics.

www.ready.gov



Federal Emergency Management Agency
Washington, DC 20472

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www.ready.gov

Preparing Makes Good Business Sense.

How quickly your company is back in business following a disaster will depend on emergency planning done today. The regular occurrence of natural disasters, the occasional utility and technology outages, and the potential for terrorism demonstrate the importance of being prepared for many different types of emergencies. While recognizing that each situation is unique, your organization can be better prepared if it plans carefully, puts emergency procedures in place, and practices for the kinds of emergencies it could face.

This guide outlines common sense measures business owners and managers can take to start getting ready. A commitment to planning today will help support employees, customers, the community, the local economy and even our country. It also protects your business investment and gives your company a better chance for survival.

Every business should have a plan. Get ready now.

Plan to Stay in Business

Business Continuity Planning: Bring together co-workers from all levels of your organization as a planning team. Consider the different types of disasters that could impact your company and the likelihood that they might occur. The risks faced by your organization will vary according to the size, location, and nature of your operations. Start by reviewing your business processes and identify operations critical to survival of your company.

Plan what you will do if your building is not accessible. Determine the staff, building, machinery, equipment, materials, supplies, computers, electronic information, vital records that are critical to keep the business operating. Document strategies to relocate to another facility, provide required resources, and restore critical business functions.

Make a list of your customers and plan on ways to serve them during and after a disaster. Also, identify key suppliers, shippers, contractors, other resources that you interact with on a regular basis. Assess the impact that a disaster could have on your suppliers and identify additional suppliers just in case.

Write a Crisis Communication Plan: Detail how your organization will communicate with employees, local authorities, suppliers, customers, the news media, and others during and after a disaster. Include information specific to the interests of customers, employees, company management, and others that may be affected by an interruption of your business.

Protect Your Employees and Your Facilities

Emergency Planning for Employees: Your employees and co-workers are your business' most valuable assets.

Provide emergency planning information to employees so they know what to do if there is an emergency. Include emergency information in newsletters, on your company intranet, in periodic employee emails, and on bulletin boards. Promote family disaster planning. Tools for developing a family disaster and communications plan can be found at www.ready.gov. Ask employees to provide emergency contact information so you can reach them after a disaster. Designate a telephone number at a location away from your primary facility where employees can call in and leave an "I'm okay" message and receive instructions. If you have employees with disabilities or special needs, ask them what assistance they would need.

Protecting Employees during an Emergency: When an emergency occurs, the safety of everyone within the facility is most important. Depending on the nature of the emergency, you may need to evacuate everyone from the building, shelter them-in-place within the building, or lockdown the building.

Make an Evacuation Plan:

Some emergencies will require employees to leave the workplace quickly. The ability to evacuate workers, customers, and visitors quickly can save lives. A fire, chemical spill, bomb threat, or other hazard inside the building would require prompt evacuation. Make sure there is a warning system that everyone can hear and two ways out of every part of the building. Identify a location where everyone can gather outside the building to identify any missing persons. Develop an evacuation plan for all buildings. If your company is in a high-rise building or large multi-tenant building, coordinate planning with the building manager.

Make a Shelter-in-Place Plan

There may be situations when it's best to shelter inside the building when there is a hazard outside. If you're located in areas where

tornados are possible, identify protected space within the core of the building to shelter employees. There are other circumstances, such as a transportation accident that releases chemicals into the air, when everyone should shelter-in-place within the building. Sheltering in place requires shutdown of heating, ventilation, and air conditioning (HVAC) systems and the closure of air intakes. This will minimize the amount of chemicals that could enter the building. Monitor news reports to obtain information and official instructions to evacuate the building after the chemicals pass.

Make a Lockdown Plan

In situations where an individual has gained access to a building with intent to harm employees, a lockdown warning should be broadcast and authorities notified. Employees should be instructed to immediately hide and remain silent until help arrives.

Warning System: Identify a system to warn everyone to take protective action. Make sure the fire alarm system works to warn everyone to evacuate. Identify a public address or other system to warn everyone to shelter-in-place or lockdown. Train multiple employees so they know how to use these systems. Be sure the telephone numbers for fire, police, and emergency medical services are posted at every telephone.

Identify ways to receive warnings of severe weather and other emergencies. This may include free text, social media, and email alerts. Determine ways to monitor television or radio news reports for information and to obtain official instructions as they become available.

Emergency Supplies: When preparing for emergencies, identify the supplies that you need to have on hand. Go to Ready.gov/build-kit for a recommended list of emergency supplies. Reach out to local emergency management officials who can assist you and help address your needs along with the rest of your community.

Talk to Your People

Providing for your co-workers' well-being is recognized as one of the best ways to assure your company's recovery. That means communicating regularly with employees before, during and after an incident. Use newsletters, intranets, staff meetings and other internal communications tools to communicate emergency plans and procedures. Use informal communication, such as coffee break discussions or short staff briefings, which been shown to be highly effective for all types and sizes of organizations.

Promote Family and Individual Preparedness: Create a culture of preparedness. If individuals and their families are prepared, your company and your coworkers will be better prepared for an emergency. Encourage your employees and their families to get an emergency supplies kit, prepare a family emergency plan, and stay informed about different threats and their appropriate responses. Go to www.ready.gov for more information or print out and distribute copies of "Preparing Makes Sense" brochures to your workers.

Support Employee Health After a Disaster: In a community disaster it is possible that your staff will need time to ensure the well-being of their family members. You may also want to consider offering professional counselors to help co-workers address their fears and anxieties.

Talk with your staff or co-workers and frequently review and practice what you intend to do during and after an emergency. Just as your business changes over time, so do your preparedness needs. Review and update your plans at least annually and inform your employees of the changes.

Protect Your Investment

In addition to emergency planning and communicating with employees, there are steps you can take to safeguard your company and secure your physical assets.

Review Insurance Coverage: Inadequate insurance coverage can lead to a major financial loss if your business is damaged, or operations are interrupted for a period of time. Check with your insurance agent, broker, or underwriter and discuss your insurance coverage. Ask for guidance to determine whether you are fully insured for property damage. If you your business could be damaged by flood or earthquake, verify that you have appropriate coverage. Evaluate your business interruption coverage to determine what your policy covers and what is not covered. Check out Ready.gov/business for a form that you can use to evaluate your insurance program.

Prepare for Utility Disruptions: Businesses require water, electricity, natural gas or heating oil, telecommunications, sewerage, and other utilities. You should plan ahead for extended disruptions during and after a disaster. Evaluate options such as portable generators for backup power and strategies to deal with interruptions of other utilities.

Secure and Protect Your Buildings: There are many things you can do in advance to help protect your physical assets. Install smoke alarms, fire detectors, and fire sprinklers to enhance fire safety. Evaluate physical security to ensure the perimeter of the building is secure. Secure valuable equipment, materials, computer rooms, and building utility systems to prevent unauthorized access. Document the locations and operation of building systems, and train staff so they know how to shut down systems or implement shelter-in-place.

Improve Cyber Security: Protecting your electronic data and information technology systems may require specialized expertise, but even the smallest business can be better prepared. Protect networked computers with firewalls, install anti-virus software, and keep it up-to-date. Instruct employees not to open email from unknown sources. Enforce the use of strong passwords and require them to be changed periodically. Back up your computer data off-site. Subscribe to the U.S. Department of Homeland Security National Cyber Alert System, www.us-cert.gov, to receive free, timely alerts.

Test, Practice and Improve

Practice the Plan with Co-workers: Frequently practice what you intend to do during a disaster. Conduct regularly scheduled education and training sessions to provide co-workers with information, identify needs and develop preparedness skills. Include disaster training in new employee orientation programs. Practice emergency procedures, such as evacuation drills, with all employees.

The planning team should conduct periodic tabletop exercises using a hypothetical disaster to understand what resources would be impacted, how assets could be preserved, how employees could be protected, and how recovery could be hastened. Weaknesses in the plan should be noted and the plan revised to include needed improvements. Review plans periodically to identify changes required by new operations or new information about threats.

Inspect, test, and maintain fire detection, suppression, and life safety systems including standby generators. Make sure that all resources required for your emergency and business continuity plans are ready in case an emergency occurs.



**The FACTS show:
Flood insurance is the
prudent choice.**

Flood insurance from the NFIP puts you in control. Homeowners, business owners, and renters can all buy flood insurance, as long as their community participates in the NFIP.

Flood insurance claims are paid even if a disaster is not declared by the President. Claims are paid promptly, so flood victims can recover quickly. If you file a flood insurance claim, you may also request an advance partial payment for your immediate needs.

Flood insurance reimburses you for covered losses. Homeowners can buy up to \$250,000 of coverage; businesses, up to \$500,000. Separate contents coverage is available, so renters can also buy protection.

**The risk of flooding is real.
Do not gamble any longer.**

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/business/nfip>
<http://www.floodsmart.gov>



National Flood Insurance Program

**What You Need to
Know about Federal
Disaster Assistance
and National Flood
Insurance**



FEMA

Answers to Common Misconceptions about Flood Insurance

When it comes to flood insurance, do you have feelings like these?

"Who needs flood insurance? If my home or business is ever flooded, disaster assistance will bail me out."

"Flood insurance is too expensive."

"We are not going to be flooded. This area has never been flooded."

"Who needs flood insurance? If my home or business is ever flooded, disaster assistance will bail me out."

THE FACTS ARE:

- Before most forms of federal disaster assistance can be offered, the President must declare a major disaster.
- The most common form of federal disaster assistance is a loan, which must be paid back with interest.
- The average Individuals and Households Program award for Presidential disaster declarations related to flooding in 2008 was less than \$4,000.
- To qualify for federal home repair assistance, your home must have relatively minor damage that can be repaired quickly.
- You do not qualify for federal rental assistance unless your home has been heavily damaged or destroyed.

"Flood insurance is too expensive."

THE FACTS ARE:

- The duration of a Small Business Administration (SBA) disaster home loan can extend to 30 years.
- The monthly payment on a \$50,000 disaster home loan at 4 percent interest is \$303 for 20 years.
- The average premium for federally backed flood insurance through the National Flood Insurance Program (NFIP) is \$550 a year.
- The cost of a Preferred Risk Policy starts as low as \$119 a year.



"We are not going to be flooded. This area has never been flooded."

THE FACTS ARE:

- Floods are the most common, and most costly, natural disaster.
- In the past several years, about 60 percent of all declared disasters involved flooding.
- Because more roads, buildings, and parking lots are being constructed where forests and meadows once stood, floods are becoming more severe throughout the U.S.
- In areas with the greatest risk of flooding, Special Flood Hazard Areas (SFHAs), a building has a 26 percent chance of being flooded during a 30-year mortgage.
- On average, 25 to 30 percent of all flood insurance claims paid by the NFIP are for property outside of SFHAs.



Additional Items to Consider Adding to an Emergency Supply Kit:

- Prescription medications and glasses
- Infant formula and diapers
- Pet food and extra water for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- Cash or traveler's checks and change
- Emergency reference material such as a first aid book or information from www.ready.gov
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Household chlorine bleach and medicine dropper – When diluted nine parts water to one part bleach, bleach can be used as a disinfectant. Or in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates and plastic utensils, paper towels
- Paper and pencil
- Books, games, puzzles or other activities for children



Ready

Prepare. Plan. Stay Informed.



Emergency Supply List



FEMA

www.ready.gov

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.



Federal Emergency Management Agency
Washington, DC 20472

READY LAMAR BUSINESS PREPAREDNESS TOOL KIT

Front Pocket Brochures:

Every Business Should Have a Plan
What You Need to Know about Federal Disaster Assistance and National Flood Insurance
Emergency Supply List

READY LAMAR: Business Preparedness Training power-point presentation

Tab

1. Sample Business Continuity and Disaster Preparedness Plan
2. Risk Assessment worksheet
Benefits of Flood Insurance Versus Disaster Assistance
What are the Costs?
3. Insurance Discussion Form
Current Vendors and Contractors Form
4. Secure Your Equipment
Make a Shelter In Place Plan
Supply Kit list
Install a Generator guide
5. Crisis Communications Plan
Contact and Information Centers Flow Chart
Computer Hardware Inventory form

Back Pocket:

West Alabama Regional Commission Programs and Services

Back Cover:

Lamar County Emergency Resources

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West Alabama Regional Commission



Business Continuity and Disaster Preparedness Plan

PLAN TO STAY IN BUSINESS

If this location is not accessible we will operate from location below:

Business Name

Business Name

Address

Address

City, State, Zip Code

City, State, Zip Code

Telephone Number

Telephone Number

The following person is our primary crisis manager and will serve as the company spokesperson in an emergency.

If the person is unable to manage the crisis, the person below will succeed in management:

Primary Emergency Contact

Secondary Emergency Contact

Telephone Number

Telephone Number

Alternative Number

Alternative Number

E-mail

E-mail

EMERGENCY CONTACT INFORMATION

Dial 9-1-1 in an Emergency

Non-Emergency Police/Fire

Insurance Provider

Business Continuity and Disaster Preparedness Plan (cont'd)

PLAN TO STAY IN BUSINESS

The following natural and man-made disasters could impact our business:

- _____
- _____
- _____
- _____

EMERGENCY PLANNING TEAM

The following people will participate in emergency planning and crisis management.

- _____
- _____
- _____
- _____
- _____

WE PLAN TO COORDINATE WITH OTHERS

The following people from neighboring businesses and our building management will participate on our emergency planning team.

- _____
- _____
- _____
- _____
- _____

OUR CRITICAL OPERATIONS

The following is a prioritized list of our critical operations, staff and procedures we need to recover from a disaster.

Operation	Staff in Charge	Action Plan
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Business Continuity and Disaster Preparedness Plan (cont'd)

SUPPLIERS AND CONTRACTORS

Company Name: _____
Street Address: _____
City: _____ State: _____ Zip Code: _____
Phone: _____ Fax: _____ E-mail: _____
Contact Name: _____ Account Number: _____
Materials / Service Provided: _____

If this company experiences a disaster, we will obtain supplies/materials from the following:

Company Name: _____
Street Address: _____
City: _____ State: _____ Zip Code: _____
Phone: _____ Fax: _____ E-mail: _____
Contact Name: _____ Account Number: _____
Materials / Service Provided: _____

If this company experiences a disaster, we will obtain supplies/materials from the following:

Company Name: _____
Street Address: _____
City: _____ State: _____ Zip Code: _____
Phone: _____ Fax: _____ E-mail: _____
Contact Name: _____ Account Number: _____
Materials / Service Provided: _____

Business Continuity and Disaster Preparedness Plan (cont'd)

EVACUATION PLAN FOR _____ LOCATION

(Insert Address)

The following natural and man-made disasters could impact our business:

- We have developed these plans in collaboration with neighboring businesses and building owners to avoid confusion or gridlock
- We have located, copied and posted building and site maps.
- Exits are clearly marked.
- We will practice evacuation procedures ____ times a year.

If we must leave the workplace quickly:

1. Warning System: _____

We will test the warning system and record results ____ times a year.

2. Assembly Site: _____

3. Assembly Site Manager & Alternate: _____

a. Responsibilities Include:

4. Shut Down Manager & Alternate: _____

a. Responsibilities Include:

5. _____ is responsible for issuing all clear.

Business Continuity and Disaster Preparedness Plan (cont'd)

SHELTER IN PLACE PLAN FOR _____ LOCATION

(Insert Address)

The following natural and man-made disasters could impact our business:

- We have talked to co-workers about which emergency supplies, if any, the company will provide in the shelter location and which supplies individuals might consider keeping in a portable kit personalized for individual needs.
- We have located, copied and posted building and site maps.
- We will practice shelter procedures ____ times a year.

If we must take shelter quickly:

1. Warning System: _____

We will test the warning system and record results ____ times a year.

2. Storm Shelter Location: _____

3. "Seal the Room" Shelter Location: _____

4. Shelter Location & Alternate : _____

a. Responsibilities Include:

5. Shut Down Manager & Alternate: _____

a. Responsibilities Include:

6. _____ is responsible for issuing all clear.

Business Continuity and Disaster Preparedness Plan (cont'd)

COMMUNICATIONS

We will communicate our emergency plans with co-workers in the following way:

In the event of a disaster we will communicate with employees in the following way:

CYBER SECURITY

To protect our computer hardware, we will:

To protect our computer software, we will:

If our computers are destroyed, we will use back-up computers at the following location:

RECORDS BACK-UP

_____ is responsible for backing up our critical records including payroll and accounting systems.

Back-up records including a copy of this plan, site maps, insurance policies, bank account records and computer back ups are stored onsite _____.

Another set of back-up records is stored at the following off-site location:

If our accounting and payroll records are destroyed, we will provide for continuity in the following ways:

Business Continuity and Disaster Preparedness Plan (cont'd)

EMPLOYEE EMERGENCY CONTACT INFORMATION

The following is a list of our co-workers and their individual emergency contact information:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

ANNUAL REVIEW

We will review and update this business continuity and disaster plan in _____.

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"/>	



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 stuffer for client mailings, call 1-800-480-2520 and ask for form 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/business/nfip> • <http://www.floodsmart.gov>

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.

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:

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.

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.



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.



Ready

Prepare. Plan. Stay Informed.



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

Install a Generator for Emergency Power

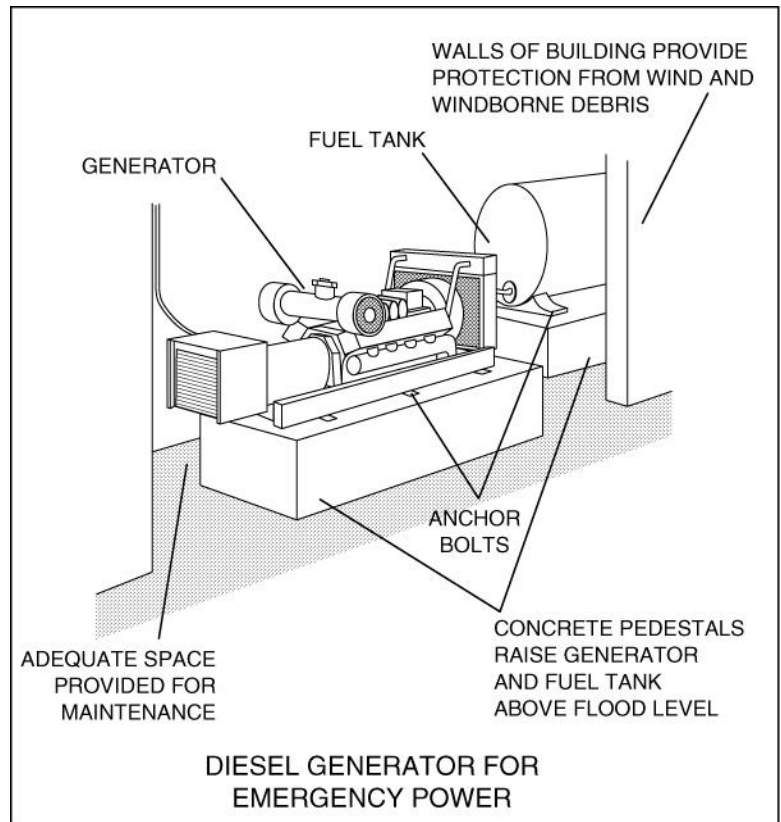


FEMA

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.

Electrical and fuel supply lines must also be protected. And remember that your generator must be accessible for maintenance and that exhaust gases must be routed to the outside if the generator is installed in an enclosed area.

- ✓ The installation of the generator and all wiring, switches, and other electrical components must meet the requirements of your local electrical codes.
- ✓ Some systems and equipment may have to operate continuously (refrigerators for example), while others may be needed only during normal business hours (such as office equipment).
- ✓ You will need more power to restart systems and equipment when the power fails than to continue operating them after startup. The generator you choose must be able to meet both of these needs. (You can minimize the power requirements for startup by starting individual systems and equipment in sequence rather than all at once.)
- ✓ Before you buy a generator, ask your utility company and local building departments if it has regulations that govern the use of emergency power equipment. Specifically check the requirements for the use of automatic or manual transfer switches or mechanical disconnecting means to ensure the safety of power company personnel working to restore power.
- ✓ Be sure to maintain an adequate supply of fuel. Your sales representative should be able to tell you the generator's rate of fuel consumption at various power output levels.
- ✓ Follow the manufacturer's installation instructions and the manufacturer's recommendations for routine maintenance of your generator.
- ✓ **CAUTION** – Improperly installed generators can accidentally energized electricity onto power company lines and cause severe injuries or death to linemen working to restore power. Generators should be installed by qualified individuals and in accordance with power company regulations, local and national building and electric codes to ensure the safety of power company personnel.

ESTIMATED COST

The cost of a generator will depend on the types and amount of equipment and systems that need to be powered, the requirements of local codes and utility companies, and the type of generator you choose and its specifications (i.e., amperage, voltage).

OTHER SOURCES OF INFORMATION

FEMA 141, *Emergency Management Guide for Business and Industry*, October 1993,
<http://www.fema.gov/library/viewRecord.do?id=1689>.

FEMA 259, *Engineering Principles and Practices of Retrofitting Floodprone Structures*, January 1995,
<http://www.fema.gov/library/viewRecord.do?id=1645>. (New FEMA 259 will be available in Fall 2011).

To view and download FEMA publications visit the FEMA Library at <http://www.fema.gov/library>. To obtain FEMA publications please call 1-800-480-2520 or fax 1-240-699-0525 Monday through Friday 8 a.m. – 5 p.m. EST. You may also email your request to FEMA-Publications-Warehouse@dhs.gov. Please provide the title, item number, short number, and quantity of each publication, along with your name, address, zip code, and daytime telephone number.

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:

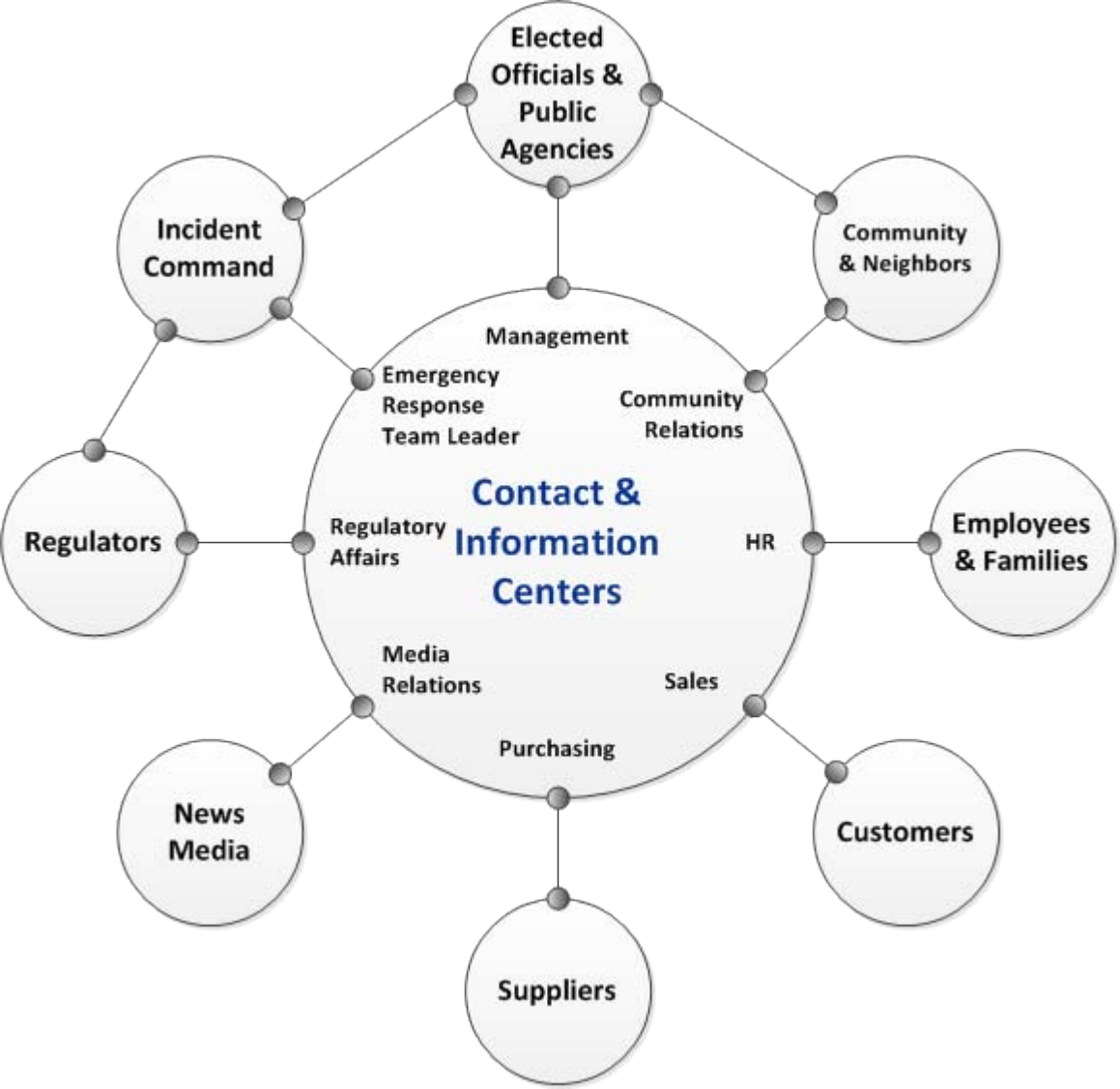
Update your customers on whether and when products will be received and services rendered.

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.



West Alabama Regional Commission

Programs & Services

The *West Alabama Regional Commission* is one of the 12 regional councils in the State of Alabama as provided for by Acts No. 584 and 585 of the Alabama Legislature, 1963. Alabama's regional councils serve local governments and citizens by coordinating region-wide projects and services, promoting cooperation among the local governments, and carrying out state and federal programs on a regional basis.

The *WARC* region covers Bibb, Fayette, Greene, Hale, Lamar, Pickens and Tuscaloosa counties. The Commission is governed by an executive committee and a board of directors composed of policy-making elected officials, representatives from the business and education sectors, and private citizens. The board annually elects a chairman and a vice-chairman. The *WARC* receives its funding from federal matching grants, member government dues, an annual appropriation from the State of Alabama, and contract fees.

The *West Alabama Regional Commission* has a number of designations that define the agency's scope of work. The Commission is an *Economic Development District* as designated by the Economic Development Administration. The Commission is also a *Local Development District* as designated by the Appalachian Regional Commission and a *Delta Local Development District* as designated by the Delta Regional Authority.

Services include community and economic development; grant writing; loan applications; mapping; local, state and federal agency data; manufacturing data; historic preservation; tourism promotion; state and federal program guidelines; flood zones; population and housing data; land use regulations; zoning regulations and other services.

WARC operates a *Revolving Loan Fund* to assist small local businesses and industries in their start-up and expansion activities. The goal of the program is to create new jobs for citizens of West Alabama.

WARC is also an affiliate member of the *Alabama State Data Center Network* and maintains census files on member governments and makes that information available to the public and member governments and their agencies.

The Commission is the *Metropolitan Planning Organization for the Tuscaloosa Urban Area*, a designation made by the governor and funded by the U.S. Department of Transportation. The MPO serves as the official decision-making body for federally funded transportation projects within the urban area. The Commission is also the *Rural Planning Organization* for the six rural counties in the region. Transportation planning projects include roads, bridges, transit operations and transportation enhancement activities.

WARC's Geographic Information System enables staff to provide numerous mapping services and location-specific data including topography, historic sites, hazardous materials sites, tourism attractions, traffic patterns, countywide addressing, voting districts, zoning and others.

The Commission is the *Area Agency on Aging*, a designation of the Alabama Department of Senior Services. Under this program the Commission is responsible for planning, monitoring and providing technical assistance to agencies and individuals working in the field of aging. The Commission contracts with local governments and nonprofit organizations in the seven-county region for the daily operation of the various programs authorized by the Older Americans Act. Through these contracts, services are provided to West Alabama senior citizens age 60+.

Services include congregate meals, recreation, socialization, transportation, home-delivered meals, health insurance counseling, information and referral, ombudsman services to nursing home residents, the Medicaid waiver program, and numerous other forms of assistance.

The Commission administers the *Senior Aides Program*, funded by Senior Service America, Inc. and the Alabama Department of Senior Services. The program provides training and part-time subsidized employment for low-income senior citizens age 55+. It provides not only employment for persons entering or re-entering the workforce but it also provides personnel for the region's nonprofit agencies. The program also provides education and socialization activities for the participants.

4200 Highway 69 North, Suite 1
Northport, AL 35473-3505
Telephone: 205/333-2990
Fax: 205/333-2713
E-mail: warc@westal.org
Web: www.warc.info

LAMAR COUNTY EMERGENCY RESOURCES

Emergency Services

Lamar County

County Commission	205-695-7333
County EMA	205-695-7105
Sheriff Department	205-695-7470
S. Lamar Chamber	205-662-3862
Vernon Chamber	205-695-7628

Town of Beaverton

City Hall	205-698-0744
Fire Department	205-698-8101

Town of Detroit

City Hall	205-273-4294
Fire Department	205-273-4203

Town of Kennedy

City Hall	205-596-3670
Police Department	205-596-3670
Fire Department	205-596-3671

Town of Millport

City Hall	205-662-4228
Police Department	205-662-4228
Fire Department	601-328-6722

City of Sulligent

City Hall	205-698-9111
Police Department	205-698-0434
Fire Department	205-698-8092

City of Vernon

City Hall	205-695-7718
Police Department	205-695-7022
Fire Department	205-695-6999

Hospitals

Fayette Medical Center	205-932-5966
DCH Regional Medical Center	205-759-7111

Utility Providers

Power

Alabama Power	1-888-430-5787
Tombigbee Electric	205-468-3325

Natural Gas

Alagasco	1-800-292-4008
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Phone & Internet

at&t	1-866-774-3125
Comcast	1-800-266-2278
Charter	1-888-438-2427

Water & Sewer

Detroit Water System	205-273-4294
Detroit Housing Authority	205-921-3155
Kennedy Water & Sewer	205-596-3670
Lamar County Water	205-695-7302
Millport Water & Sewer	205-662-4228
Sulligent Water & Sewer	205-698-8532
Vernon Water & Sewer	205-695-9274

Cyber Protection, Recovery & Data Back-Up

Alatech Computer Solutions	205-722-2998
ARC Computer Solutions	205-764-0699
EduTech	205-534-9401
Fast-Teks On-Site Service	205-761-0318
Three J's Computer Service	205-239-0185
TUSCOM	205-342-2422
Wycomp Technology Solutions	205-758-5292

Community Storm Shelters

1. Kennedy Community Center

208 Pike St
Kennedy, AL

2. Housing Authority Storm Shelter 1

1208 Hwy 96
Millport, AL

3. Housing Authority Storm Shelter 2

11132 Hwy 96
Millport, AL