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Every Business Should Have A Plan.

Homeland Security

www.ready.gov

Preparing Makes Good Business Sense.

How quickly your company can get back to business after a terrorist attack or tornado, a fire or flood often depends on emergency planning done today .While the Department of Homeland Security is working hard to prevent terrorist attacks, the lessons of the 1993 World Trade Center bombing, the 1995 Oklahoma City bombing and the September 11, 2001 terrorist attacks demonstrate the importance of being prepared. When you also consider that the number of declared major disasters nearly doubled in the 1990's compared to the previous decade, preparedness becomes an even more critical issue. Though each situation is unique, any organization can be better prepared if it plans carefully, puts emergency procedures in place, and practices for all kinds of emergencies.

If businesses are ready to survive and recover, the nation and our economy are more secure. America's businesses form the backbone of the nation's economy; small businesses alone account for more than 99% of all companies with employees, employ 50% of all private sector workers and provide nearly 45% of the nation's payroll. A commitment to planning today will help support employees, customers, the community, the local economy and even the country. It also protects your business investment and gives your company a better chance for survival.

Ready Business outlines common sense measures business owners and managers can take to start getting ready. It provides practical information to help you plan for your company's future. These recommendations reflect the Emergency Preparedness and Business Continuity Standard (NFPA 1600) developed by the National Fire Protection Association and endorsed by the America National Standards Institute and the Department of Homeland Security.

Every business should have a plan. Get ready now.

Plan to Stay in Business

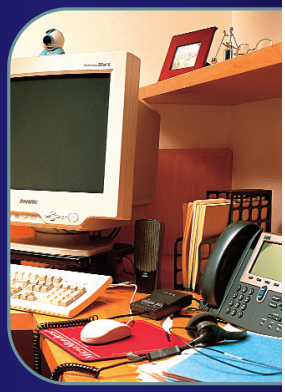
Business continuity planning must account for both man-made and natural disasters. You should plan in advance to manage any emergency. Be prepared to assess the situation, use common sense and available resources to take care of yourself, your co-workers and your business's recovery.

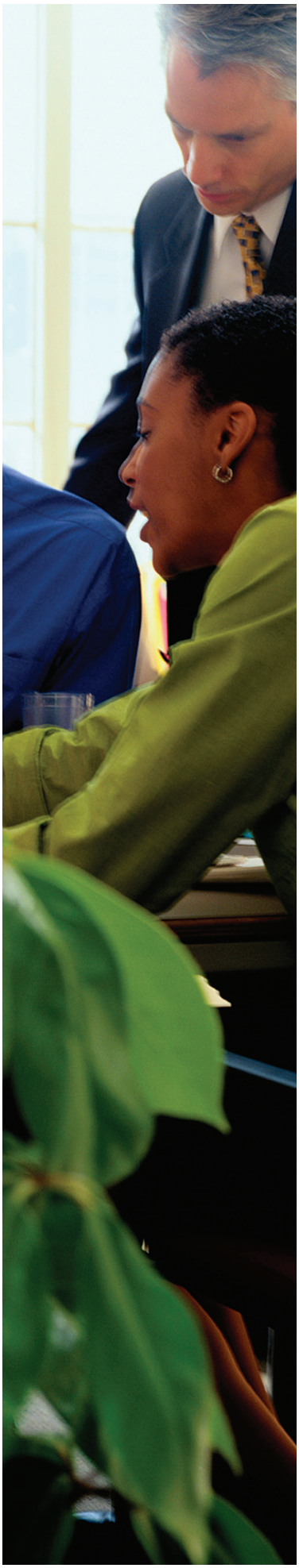
Be Informed: Risk assessment can be a sophisticated area of expertise that ranges from self-assessment to an extensive engineering study. The specific industry, size and scope of your individual company will determine your organization's risk assessment needs. However, you should find out which disasters are most common in the areas where you operate. You may be aware of some of your community's risks; others may surprise you. Finally, go to **www.ready.gov** to learn what to do during a biological, chemical, explosive, nuclear or radiological attack.

Continuity Planning: Carefully assess how your company functions, both internally and externally, to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating. Start by reviewing your business process flow chart, if one exists, to identify operations critical to survival and recovery. Include emergency payroll, expedited financial decision-making and accounting systems to track and document costs in the event of a disaster. Establish procedures for succession of management including at least one person who is not at the company headquarters, if possible.

Next, decide who should participate in putting together your emergency plan. Include co-workers from all levels in planning and as active members of the emergency management team. Consider a broad cross-section of people from throughout your organization, but focus on those with expertise vital to daily business functions. These will likely include people with technical skills as well as managers and executives.

Then, make a list of your most important customers and proactively plan ways to serve them during and after a disaster. Also, identify key suppliers, shippers, resources and other businesses you must interact with on a daily basis. Develop professional relationships with more than one company in case your primary contractor cannot service your needs. A disaster that shuts down a key supplier can be devastating to your business.





Finally, plan what you will do if your building, plant or store is not accessible. Define crisis management procedures and individual responsibilities in advance. Talk with your staff or co-workers and frequently review and practice what you intend to do during and after an emergency.

Emergency Planning For Employees: Your employees and co-workers are your business's most important and valuable asset. Two-way communication is central before, during and after a disaster. Include emergency preparedness information in newsletters, on company intranet, periodic employee emails and other internal communications tools. Consider setting up a telephone calling tree, a password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees in an emergency. Designate an out of town phone number where employees can leave an "I'm Okay" message in a catastrophic disaster.

Talk to Co-Workers with Disabilities: If you have employees with disabilities ask them what assistance, if any, they require. People with disabilities typically know what they will need in an emergency. Ask about communication difficulties, physical limitations, equipment instructions and medication procedures. Identify people willing to help co-workers with disabilities and be sure they are able to handle the job. This is particularly important if someone needs to be lifted or carried. Plan how you will alert people who cannot hear an alarm or instructions. Be sure to engage people with disabilities in emergency planning.

Emergency Supplies: When preparing for emergency situations, it's best to think first about the basics of survival: **fresh water, food, clean air and warmth.** Encourage everyone to have a portable kit customized to meet personal needs, such as essential medications. Talk to your co-workers about what emergency supplies the company can feasibly provide, if any, and which ones individuals should consider keeping on hand. Recommended emergency supplies include both a battery-powered commercial radio and a NOAA weather radio with an alert function. Include extra batteries, a flashlight, water, food, First Aid kit, whistle to signal for help, dust or filter masks, moist towelettes for sanitation, wrench or pliers to turn off utilities, plastic sheeting and duct tape to "seal the room," and garbage bags and plastic ties for personal sanitation.

Keep copies of important records such as site maps, building plans, insurance policies, employee contact and identification information, bank account records, supplier and shipping contact lists, computer backups, emergency or law enforcement contact information and other priority documents in a waterproof, fireproof portable container. Store a second set of records at an off-site location.

Planning to Stay or Go: Depending on your circumstances and the nature of the disaster, the first important decision after an incident occurs is whether to shelter-in-place or evacuate. You should understand and plan for both possibilities in advance by developing clear, well-thought-out plans. If you are specifically told to evacuate, shelter-in-place or seek medical treatment, do so immediately.

In any emergency, local authorities may or may not immediately be able to provide information on what is happening and what you should do. However, you should monitor TV or radio news reports for information or official instructions as they become available. Use common sense and available information to determine if there is immediate danger. For example, if your building is damaged you will typically want to evacuate.

Make an Evacuation Plan: Some disasters will require employees to leave the workplace quickly. The ability to evacuate workers, customers and visitors effectively can save lives.

If feasible, develop a system for knowing who is in your building, including customers and visitors. Decide in advance who has the authority to order an evacuation. If local officials tell you to evacuate, do so immediately. Identify who will shut down critical operations and lock the doors, if possible. Create a chain of command so that others are authorized to act in case your designated person is not available.

Locate and make copies of building and site maps with critical utility and emergency routes clearly marked. Identify and label entry-exit points both on the maps and throughout the building. Post maps for quick reference by employees. Plan two ways out of the building from different locations throughout your facility. You should also establish a warning system including plans to communicate with people who are hearing impaired or have other disabilities and those who do not speak English.

Designate an assembly site. Pick one location near your facility and another in the general area in case you have to move farther away. Try to account for all workers, visitors and customers as people arrive at the assembly site. Determine who is responsible for providing an all-clear or return-to-work notification. Plan to cooperate with local authorities responding in an emergency.

If your business operates out of more than one location or has more than one place where people work, establish evacuation procedures for each individual building. If your company is in a high-rise building, an industrial park, or even a small strip mall, it is important to coordinate and practice with other tenants or businesses to avoid confusion and potential gridlock.

Make a Shelter-in-Place Plan: There may be situations when it's best to stay where you are to avoid any uncertainty outside. There are other circumstances, such as a chemical incident or during a tornado when specifically *how* and *where* you take shelter is a matter of survival. You should understand the different threats and plan for all possibilities.

Tornado Warning: Determine where you will take shelter during a tornado. Storm cellars or basements provide the best protection. If an 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.

"Seal the Room": If local authorities believe the air is badly contaminated with a chemical, you may be instructed to take shelter and "seal the room." The process used to seal the room is considered a temporary protective measure to create a barrier between your people and potentially contaminated air outside. It is a type of sheltering that requires preplanning.

Start by identifying where you will go if you are instructed to "seal the room." If feasible, choose an interior room, such as a break room or conference room, with as few windows and doors as possible. If your business is located on more than one floor or in more than one building, identify multiple shelter locations.

To "seal the room" effectively, close the business and bring everyone inside. Then, lock doors, close windows, air vents and fireplace dampers. Turn off fans, air conditioning and forced air heating systems. Take your emergency supply kit unless you have reason to believe it has been contaminated. Seal all windows, doors and air vents with plastic sheeting and duct tape. Measure and cut the sheeting in advance to save time. Finally, be prepared to improvise and use what you have on hand to seal gaps so that you create a barrier between yourself and any contamination. Watch TV, listen to the radio or check the Internet often for official news and instructions as they become available.

Make Fire Safety Part of the Plan: Fire is the most common of all business disasters. Each year fires cause thousands of deaths and injuries and billions of dollars in damage. Have your office, plant or facility inspected for fire safety; ensure compliance with fire codes and regulations. Install smoke alarms, detectors and fire extinguishers in appropriate locations. Put a process in place for alerting the fire department. Plan and practice how people will evacuate in a fire.

Prepare for Medical Emergencies: Workplace medical emergencies vary greatly depending on the disaster, type of job and the worksite. However, there are steps that can give you the upper hand in responding to a medical emergency. Encourage employees to take basic First Aid and CPR training. If it is feasible, offer on-site classes for your co-workers. You should also keep First Aid supplies in stock and easily accessible. Finally, encourage employees to talk about medical conditions that may require support or special care in an emergency.

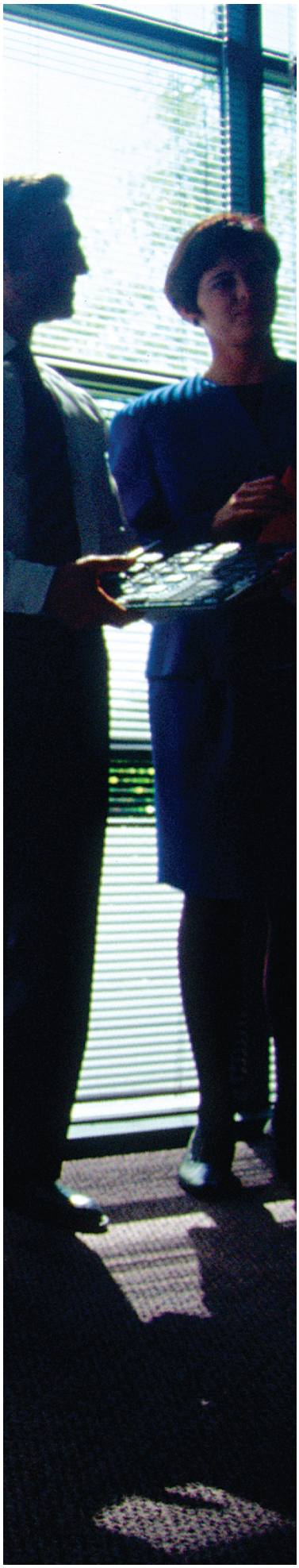
Coordinate with Others: Meet with other businesses in your building or industrial complex. Plan to conduct evacuation drills and other emergency exercises together. Talk with first responders, emergency managers, community organizations and utility providers. Plan with your suppliers, shippers and others you regularly do business with.

Review your Plans Annually: Just as your business changes over time, so do your preparedness needs. When you hire new employees or when there are changes in how your company functions, you should update your plans and inform your people.

Talk to Your People

One of the best methods of assuring your company's recovery is to provide for your co-workers' well-being. Communicate 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.

Practice the Plan with Co-workers: Go beyond planning and frequently practice what you intend to do during a disaster. Conduct regularly scheduled education and training seminars to provide co-workers with information, identify needs and develop preparedness skills. Include disaster training in new employee orientation programs. If you rent, lease or share office space, coordinate and practice evacuation and other emergency plans with other businesses in your building or facility. Evaluate and revise processes and procedures based on lessons learned and keep training records. Drills and exercises will help you prepare.



Promote Family and Individual Preparedness: If individuals and families are prepared, your company and your co-workers are better positioned in an emergency situation. Encourage your employees and their families to: **Get a Kit, Make a Plan, Be Informed.** Go to **www.ready.gov** for more information or print out and distribute copies of ***Preparing Makes Sense*** brochures for your workers.

Write a Crisis Communication Plan: Detail how your organization plans to communicate with employees, local authorities, customers and others during and after a disaster. Be prepared to provide employees with information on when, if and how to report to work following an emergency. Provide top company executives with all relevant information. It may also be important to update the general public. Inform your customers about whether and when products will be received and services rendered. 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. You should also 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.

Support Employee Health After a Disaster: There are some procedures you can put in place before a disaster, but you should also learn about what people need to help them recover after a disaster. It is possible that your staff will need time to ensure the well-being of their family members, but getting back to work is important to the personal recovery of people who have experienced disasters.

Encourage adequate food, rest and recreation. Provide for time at home to care for family needs, if necessary. Have an open door policy that facilitates seeking care when needed.

Workplace routines facilitate recovery by providing an opportunity to be active and to restore social contact. Re-establish routines, when possible. Sharing with others can speed personal recovery. Create opportunities for breaks where co-workers can talk openly about their fears and hopes. Offer professional counselors to help co-workers address their fears and anxieties.

Protect Your Investment

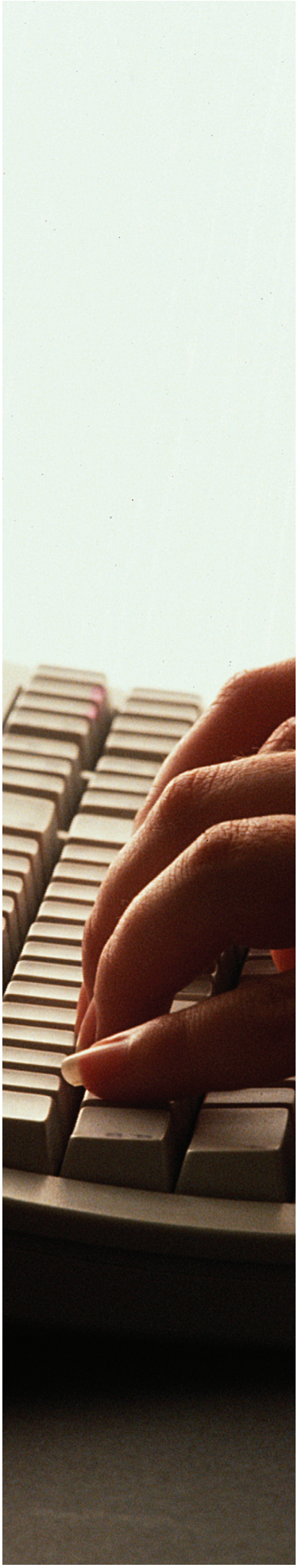
In addition to emergency planning and communicating with employees, there are steps you can take to safeguard your company and secure your physical assets.

Review Insurance Coverage: Inadequate insurance coverage can lead to major financial loss if your business is damaged, destroyed or simply interrupted for a period of time. Insurance policies vary, so check with your agent or provider about things such as physical losses, flood coverage and business interruption. Understand what your policy covers and what it does not. Ask about any deductibles, if applicable. Consider how you will pay creditors and employees. You should also plan how you will provide for your own income. Finally, find out what records your insurance provider will want to see after an emergency and store them in a safe place.

Prepare for Utility Disruptions: Businesses are often dependent on electricity, gas, telecommunications, sewer and other utilities. Plan ahead for extended disruptions during and after a disaster. Carefully examine which utilities are vital to your business's day-to-day operation. Speak with service providers about potential alternatives and identify back-up options such as portable generators to power the vital aspects of your business in an emergency.

Secure Facilities, Buildings and Plants: While there is no way to predict what will happen or what your business's circumstances will be, there are things you can do in advance to help protect your physical assets. Install fire extinguishers, smoke alarms and detectors in appropriate places. Consider the ways in which people, products, supplies and other things get into and leave your building or facility. Secure ingress and egress. The nation's battle against terrorism takes place on many fronts, including the mailrooms of U.S. companies. Plan for mail safety.

Identify what production machinery, computers, custom parts or other essential equipment is needed to keep the business open. Plan how to replace or repair vital equipment if it is damaged or destroyed. Identify more than one supplier who can replace or repair your equipment. Store extra supplies, materials and equipment for use in an emergency. Finally, plan what you will do if your building, plant or store is not usable.



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. Elevate equipment off the floor to avoid electrical hazards in the event of flooding.

Assess Building Air Protection: In some emergencies microscopic particles may be released into the air. For example, earthquakes often can release dust and debris. a biological attack may release germs, and a dirty bomb can spread radioactive particles. Many of these things can only hurt you if they get into your body. A building can provide a barrier between contaminated air outside and people inside, but there are ways to improve building air protection.

Building owners or managers, and employers should take a close look at the site's Heating, Ventilating and Air-conditioning (HVAC) system and be sure it is working properly and is well maintained. Be sure any security measures do not adversely impact air quality or fire safety. Start by developing and practicing shut down procedures. Then, make sure outdoor air intakes are secure. HVAC systems can be an entry point and a means of distributing biological, chemical and radiological threats. Air intakes at or below ground level are most vulnerable because they can be easily accessed. Consider relocating or extending an exposed air intake, but do not permanently seal it.

Finally, determine if you can feasibly upgrade the building's filtration system. Increasing filter efficiency is one of the few things that can be done in advance to consistently protect people inside a building from biological and some other airborne threats. Carefully consider the highest filtration efficiency that will work with a building's HVAC system.

Improve Cyber Security: Protecting your data and information technology systems may require specialized expertise. Depending on the particular industry and the size and scope of the business, cyber security can be very complicated. However, even the smallest business can be better prepared. Use anti-virus software and keep it up-to-date. Don't open email from unknown sources. Use hard-to-guess passwords. Protect your computer from Internet intruders by using firewalls. Back up your computer data. Regularly download security protection updates known as patches. Make sure your co-workers know what to do if your computer system becomes infected. Subscribe to the Department of Homeland Security National Cyber Alert System, **www.us-cert.gov**, to receive free, timely alerts on new threats and learn how to better protect your area of cyberspace.

An investment in planning today will not only help protect your business investment and your livelihood, but will also support your employees, customers and stakeholders, the community, the local economy and even the country. Get ready now.

Ready Business was developed in consultation with the following organizations:

The 9/11 Public Discourse Project, ASIS International, Business Executives for National Security, The Business Roundtable, International Safety Equipment Association, International Security Management Association, National Association of Manufacturers, National Federation of Independent Businesses, Occupational Safety and Health Administration, Small Business Administration, Society of Human Resource Managers, U.S. Chamber of Commerce.

This commonsense framework is designed to launch a process of learning about business preparedness. For more information go to

www.ready.gov

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