Open for Business℠

INSTITUTE FOR Business & Home Safety

PUBLIC ENTITY RISK INSTITUTE PERI

A Disaster Planning Toolkit for the Small to Mid-Sized Business Owner

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INSTITUTE FOR
Business & Home Safety

Message from Harvey Ryland, President and CEO, Institute for Business & Home Safety

Welcome to ***Open for Business***[sm], a tool that puts at your disposal the disaster planning and recovery expertise of the Institute for Business & Home Safety (IBHS).

Your interest in this publication clearly reflects the stake you, your family, your employees and even your community have in your business. You've worked hard to get the business where it is today, and you want to do everything you can to protect it from risk.

Though many disasters are more or less predictable, some, like earthquakes, are totally unpredictable. And as we learned Sept. 11, 2001, there is no telling when human-caused disasters might happen.

IBHS, a nonprofit initiative of the insurance industry, developed ***Open for Business***[sm] specifically for small to mid-sized businesses. The threat of a disaster-related closure is especially great for these businesses because they usually lack the financial resources for recovery, ability to spread their risk across several geographic locations, ready access to alternative suppliers and other advantages that most large organizations possess. Large firms also have an advantage by possessing the resources and expertise necessary to engage in professional disaster and recovery planning.

Thanks to ***Open for Business***[sm], your firm can follow many of the disaster planning and recovery processes used by much larger companies. But as you'll see, you won't need a large company budget to accomplish the planning and protection basics. You'll also find that ease of use is a key feature of ***Open for Business***[sm]. There is no need for you or your staff to have a background in construction, property protection or business continuity planning.

Each year disasters such as floods, hurricanes, tornadoes, and wildfires force thousands of businesses to close. But even more common events, such as building fires, cause the same result. Our research shows at least 25 percent of those businesses that close following events such as these do not reopen. Many that do struggle to stay in business.

We hope you find ***Open for Business***[sm] to be a valuable tool to protect your company, your employees, and your customers from disaster loss.

Sincerely,

Harvey G. Ryland

Prepared by the Institute for Business & Home Safety (IBHS). IBHS is a nonprofit initiative of the insurance industry to reduce deaths, injuries, property damage, economic losses and human suffering caused by disasters.

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IBHS extends its thanks to the Public Entity Risk Institute (PERI), which provided a grant to support the publication of this edition of ***Open for Business***sm.

A Message from PERI:

PERI's mission is to promote risk management in public entities, small nonprofits and small businesses. From a business owner's perspective, risk is the measurement (most of which will be based on instinct) of the relative probabilities that the business will fall short of, meet, or exceed its goals. Risk management is simply the process of dealing with the uncertainties created by risk. One way PERI promotes risk management is by providing grants to support the development of practical risk management tools and information aimed at its audiences.

PERI awarded IBHS a grant to support development of this edition of ***Open for Business***sm because continuity planning – for natural disasters and other challenges that may face an organization – is a critical part of risk management. This new edition of ***Open for Business***sm walks users step by step through the process of creating an individualized continuity plan, and PERI is proud to have been a part of bringing this useful resource to you.

Disclaimer

The purpose of this document is to provide businesses with information to assist them in increasing their protection from disasters. It is intended to serve only as a guide. The authors, contributors and publisher disclaim all warranties and guarantees with respect to the information in the document and assume no liability or responsibility with respect to the information.

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Safeguarding Your Investment

You've invested significant time and resources into making your business work. You have a dedicated customer base. You have a good reputation for paying your suppliers and providing your goods and/or services efficiently and quickly. You are a member in good standing of your local business community.

Now imagine that all you've worked for goes up in smoke — literally. Or that your business is hit by a flash flood. Or an earthquake. All of your efforts simply are "blown away" by a natural disaster.

In August and September 2004, hundreds of thousands of homes and businesses from Florida and the Gulf Coast to the Appalachian Mountains went more than a week without power. And some went weeks before power was restored. Rivers spilled over their banks, flooding buildings, washing out roads. Tens of thousands of buildings were damaged or destroyed. Scores of lives were lost.

This was all the result of Hurricanes Charley, Frances, Ivan and Jeanne, four hurricanes that struck the southern and southeast United States.

These hurricanes have shown the power such storms can possess and the damage they can cause, not just from their winds and storm surges but also from their flooding rains, which can spread across huge swaths of territory.

On the West Coast we've seen devastating wildfires, earthquakes and floods. In the Midwest we've seen buildings damaged or destroyed, lives lost and major highways closed because of tornadoes and damaging hail, flooded rivers, and blizzards.

Sometimes damage is isolated. A frozen pipe that bursts on a weekend might not be detected until you open for business on Monday morning, long after the resulting flood has destroyed inventory, equipment, floors or walls.

Disasters that threaten a business can happen anywhere at any time. By following the recommendations in this kit, you can improve the chances that your business will avoid closure. You will also improve your chances of staying in business should the worst happen.

First, take a few minutes to do the following self-assessment, to see how well prepared you are for a major business interruption, whether triggered by a natural hazard or human-caused event.

Are you concerned that your normal business operations might be interrupted by a natural or human-caused disaster ?	❑ Yes	❑ No	❑ Unsure
Have you determined what parts of your business need to be operational as soon as possible following a disaster, and planned how to resume those operations ?	❑ Yes	❑ No	❑ Unsure
Do you and your employees have a disaster response plan in place to help assure your safety and to take care of yourselves until help can arrive?	❑ Yes	❑ No	❑ Unsure
Could you communicate with your employees if a disaster happened during work hours or after work hours?	❑ Yes	❑ No	❑ Unsure
Can your building withstand the impact of a natural disaster, and are your contents and inventory sufficiently protected so they will not be damaged?	❑ Yes	❑ No	❑ Unsure
Are your vital records protected from the harm that could be caused by a disaster?	❑ Yes	❑ No	❑ Unsure
Are you prepared to stay open for business if your suppliers cannot deliver, your markets are inaccessible, or basic needs (e.g. water, sewer, electricity, transportation) are unavailable?	❑ Yes	❑ No	❑ Unsure
Do you have plans to stay open for business, even if you cannot stay in or reach your place of business?	❑ Yes	❑ No	❑ Unsure
Have you worked with your community — public officials and other businesses — to promote disaster preparedness and plan for community recovery?	❑ Yes	❑ No	❑ Unsure
Have you consulted with an insurance professional to determine if your insurance coverage is adequate to help you get back in business following a disaster?	❑ Yes	❑ No	❑ Unsure

Self-Assessment Results

Your score indicates how well prepared you are for the disruption caused by a natural or human-caused disaster.

7 - 10 Yes: You are well on your way.

4 - 6 Yes: You have lots of work to do.

1 - 3 Yes: You should get started immediately.

Continue through ***Open for Business***sm *to*

- Create a business continuity plan to resume essential business operations.
- Evaluate the exposure of your building and contents to damage caused by natural hazard events.

Getting Started

Open for Business[sm] focuses on three categories of protection to help you survive a natural disaster:

- Your human resources
- Your physical resources
- Your business operation

What Your Plan Will Include

Business Continuity Plan

The business continuity plan is composed of 13 key forms for you to complete. The information you record will help you recover your essential business functions and inform individual employees about their responsibilities.

Property Protection Plan

The property protection checklist focuses on the natural hazards of wind (hurricanes, high winds, tornado/hail), flood, earthquake, freezing weather and wildfire. It covers the building structure, the building interior, and exterior components and surroundings. Whether you own or lease your building or office space, you can use the checklist as a guide to make decisions about where you will rent or buy property, and how you expect it to be maintained or improved/upgraded.

You can review the following natural hazards map to determine which hazards are likely to affect you.

Choose Your Team

Before you proceed, decide if you would like others to work with you on this plan.

- If you are a one-person operation or have a couple of employees, you may choose to do the plan yourself.
- If you have 5-10 employees, you may ask one or two of them to help you.
- If you have more than 10 employees, you may want to form a team, perhaps from each department.

Others who might help you with your plan are your accountant, attorney, payroll company, human resources contractor or other individuals and companies that are knowledgeable about your business.

If you decide to create a business continuity plan for each department, be sure one person reviews the plans for duplication of content and consistency. Whatever you decide, the most important thing is to compile the needed information, then deal with any overlaps.

Be sure to select someone knowledgeable about the building characteristics to complete the property protection checklist.

How to Protect Your Assets

It is critically important to protect your base assets with adequate insurance - your place of business, your contents and inventory, and/or your production processes.

Review your current policy with your agent. Most policies do not cover flood or earthquake damage and you may need to buy separate insurance for them. Be sure you understand your policy deductibles and limits.

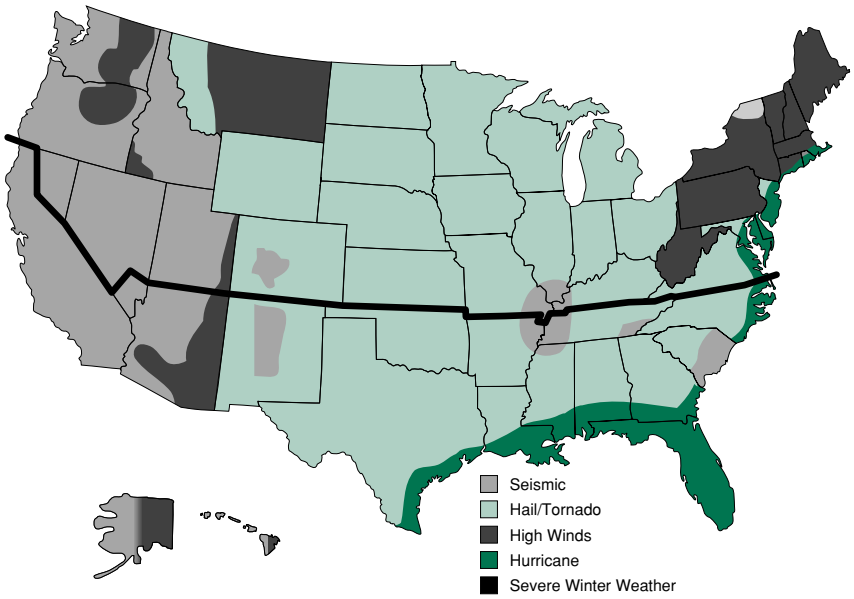
Consider *business income interruption and extra expense insurance*. Even if you have to close your doors for only a few days, the impact on your revenues and net income can be substantial. Don't assume your business will snap back to its previous revenue level as soon as you reopen. While you are closed to customers, they will go elsewhere and they may take their time finding their way back to you again. And as your revenues decrease, you will have both ongoing and new expenses. That combination can be impossible to handle without business income and extra expense coverage. Your insurance agent will work with you or your accountant to estimate your projected revenues and expenses, calculate anticipated income and then determine the potential losses from a temporary closure.

Even if your basic policy covers expenses and loss of net business income, it may not cover income interruptions due to damage that occurs away from your premises, such as to your key customer or supplier or to your utility company. You can generally buy this additional coverage and add it to your existing policy.

Although insurance can help protect your assets, it alone cannot assure the post-event viability of your business. Without a pre-defined plan to protect people and property, and to resume business operations in the larger community context, most organizations find it very difficult to survive a business outage.

What Is at Risk?

Your business faces some sort of risk from natural hazards no matter where you live in the United States. Some parts of the nation are more likely to be affected by certain types of disasters than others. Here is a basic guide to the perils you may face:



Floods and wildfires are potential risks throughout the United States.

Flood

In the Property Protection checklist, you will determine if your property is at risk based on whether you are in a flood zone or not.

The **National Flood Insurance Program (NFIP)** has established maps called **Flood Insurance Rate Maps (FIRMs)** that indicate the magnitude and severity of flooding. There are three general groups of flood zones: V zones, A zones (coastal and non-coastal) - known as special flood hazard areas - as well as areas outside the special flood hazard area.

Some flood maps are online at http://www.fema.gov/nfip/fmapinfo.shtm. You may also contact your city, town or county to review a print map, or speak with your insurance agent or regional Federal Emergency Management Agency office to determine if you are in a flood zone.

Even if you live in an area that is not flood prone, it is advisable to have flood insurance. Twenty-five percent of the National Flood Insurance Program's loss claims come from low to moderate flood risk areas.

Wildfire

Wildfire is a potential risk everywhere. Wildfire danger occurs where there is a wildland/urban interface – that is, wherever businesses are nestled among trees and other combustible vegetation, such as grasses, brush and shrubs. Whether near large urban areas or remote rural locations, interface areas exist all over the United States.

Complete the Wildfire Risk Assessment in the Property Protection checklist to determine if your business is located in an area at high risk of wildfire. Whatever your level of risk, you should carefully review the rest of the wildfire property protection checklist.

Protecting Your Critical Resources

When you think about the impact natural or human-caused disasters can have on your business, consider your most important resources:

Human Resources

If you are the sole proprietor of your business, then you obviously need to protect yourself and your customers from possible injury in the event a disaster occurs. In small and mid-sized businesses, you need to protect your employees and customers from injury on your premises. You also have to consider the possible impact a disaster will have on your employees' ability to return to work and how your customers can reach you or receive your goods and/or services.

Physical Resources

Whether you own or rent the building where your business is, you and/or your building manager should inspect the physical plant(s) and assess the impact a natural disaster would have on your facilities. The property protection checklist can serve as a guide for that inspection.

If your business operates in an older building, consider having it evaluated by a professional engineer. An engineer's recommendations will help you safeguard your building from potential hazards. Keep in mind that an ideal time to make improvements is during a major addition or renovation.

Whether you are planning to remodel or build an entirely new facility, make sure your plans conform to local building code requirements. These codes reflect the lessons experts have learned from past catastrophes. Contact your local building code official to find out what is required for your project.

If you do not own the building your business is housed in, this is still important information for you to keep in mind if you are relocating to a new facility or expanding your business operations. The building's physical condition and how it will survive a natural disaster could have an impact on your ability to keep your business open following an incident.

Business Continuity

Even if your business escapes a disaster unharmed and your employees are unhurt, there is still a risk that the business will suffer significant losses. These can be broken down into two types of losses:

- Upstream
- Downstream

When some local businesses fail, there is a chain reaction because of the negative impact on the local economy. This guide will outline the steps you can take to assess risk and protect your business' assets from these disturbing possibilities.

Upstream losses are those you will suffer when one of your suppliers is affected by the disaster and cannot deliver the goods or services your business needs. Most businesses depend on daily deliveries, such as bread to a restaurant or machine parts to a manufacturer. If the supplier's building is damaged by the disaster and he cannot keep up his pre-disaster schedule, this upstream loss will affect your firm, even if it's undamaged.

Downstream losses occur when a key customer and/or the lives of residents in your community are affected by a disaster. If everyone in town is digging mud out of buildings and cleaning up debris after a flood, a theater won't have the same number of customers. If supplying a component to a large factory is a major source of your firm's cash flow and that factory is closed by tornado damage, your business will suffer a downstream loss even if it escaped unscathed from the disaster itself.

Developing Your Business Continuity Plan

A small investment of time could go a long way toward averting a serious disruption caused by a natural or human-caused disaster.

Even the best-designed and well-maintained buildings can be damaged, forcing a business closure. And even if a building sustains no damage, a major hurricane, earthquake or other catastrophic event can close roads, cause power outages or create other problems that force a business to close. This is why every business needs a continuity plan to get up and running as quickly as possible in the event disaster strikes.

The business continuity forms are designed to help lead you to an understanding of ways to avoid or minimize downtime in the event of a natural or human-caused disaster, as well as to give you a recovery strategy and repository of important recovery information.

Open for Business[sm] includes 13 forms which, when completed, will provide you with a customized business continuity plan. Before you start, gather the information you will need to complete the individual records for each form.

You will start by recording the following:

- Employees (including owner)
- Suppliers/Vendors
- Key Contacts

You will then identify:

- Critical Business Functions
- Recovery Location

These business functions are the ones crucial to your survival and to resumption of business operations. You will select the employees, supplier/vendors and/or key contacts you need to fulfill these business functions from the records you have completed for the first three forms.

You will fulfill these business functions at your recovery location, whether it is an alternate site, shared space with a similar business, your home, or your primary place of business because you are location dependent.

The next four forms contain items that are needed to perform your essential business functions at your recovery location:

- Vital Records
- Critical Telephone Numbers
- Supplies
- Equipment / Machinery / Vehicles

You will list which business function(s) is associated with each vital record, critical telephone number, supply or piece of equipment, so that the people responsible for that business function have everything necessary to get the work done.

The following three forms contain items that all employees at the recovery location will use:

- Computer Equipment and Software
- Voice/Data Communications
- Miscellaneous Resources

The last form is a checklist of items to help assure the safety of employees and others on the premises when a disaster happens, and to take care of everyone before help arrives:

- Disaster Response Checklist

The Business Continuity Forms — Things To Consider

- Make extra copies of blank forms from the attached CD or download them from http://www.ibhs.org/business_protection.
- Save a blank version of each form so you can duplicate it as needed.
- Save completed forms in more than one medium, e.g. paper copy and on your hard drive or network.
- Store completed forms in several locations, with at least one copy well off site and within reach day or night.
- If you make changes, be sure to discard older copies.

Your business continuity plan works best when it is ***realistic, up-to-date, tested and revised as needed***. It must be well known by those responsible for implementation, possibly in the midst of post-emergency chaos.

The following is some guidance to help you as you fill out the forms:

Employees Form

You will use this form to gather information on each employee (and the business owner) so each person can be contacted 24 hours a day. After you have entered all your employees, assign a number to "Call Order" so that employees are called in the desired order. Maintain an up-to-date copy of phone numbers in an accessible and secure location.

As an employer, you want to know whom to contact should any of your employees become injured or fall sick on the job. This information is equally important for notification of their families if your employees cannot leave the workplace following a disaster. With this information, you will be able to contact them at all times to inform them about the status of the business operations, where to report, and what to do.

The person designated as "1" should be the one responsible for the phone tree and any distribution of responsibility for calls by fellow employees. You can always return to each record to enter or change the "Call Order" number.

Since your business cannot resume operations unless employees are able to return to work, you might want to consider:

- Alternate forms of transportation for employees (e.g. carpooling) – determine if any employee has a four-wheel drive or van that could be used.
- Provision of emergency housing for displaced employees.
- Addressing immediate needs of your employees, including short-term financial aid.
- Childcare at your primary or alternate site (be sure to plan ahead with public officials to meet any regulatory requirements).

Payroll continuity is key to continued loyalty of your employees. It helps them handle disaster-related problems at home and meet their personal financial obligations. You may want to establish a company-wide policy for:

- Direct deposit of paychecks for all employees.
- Overtime pay during disaster.
- One week's pay even if your business is not operational (or whatever you decide).

Plan ahead if you know you will have to deal with security/access issues for your primary or alternate site. If employees need badges or security clearances, be prepared.

If your employees need special licenses for their work, e.g. to move or operate equipment, be sure you have a system in place to get/replace them.

Meet with your employees at least once a year to review emergency plans and to share information on disaster preparedness and protection at home. Find out if any of them has certification for first aid, CPR or as an Emergency Medical Technician (EMT), or if anyone is a ham radio operator. All of these skills could be useful in emergencies.

Suppliers/Vendors Form

You will use this form to record information about your current suppliers and ones you could use as an alternate choice.

Disaster-induced operational problems are not always connected to property damage. They include disruptions in the flow of supplies and in the ability to ship those goods or deliver services.

Your ability to resume operations relies on the ability of your suppliers to deliver what you need on time. To encourage the continuity of the supply chain, there are several things you can do:

- Be sure your principal suppliers, or alternate suppliers, are not all in the same geographical location as you.
- Ensure that your pre-qualified, critical suppliers of services and materials will be available to you when you need them. This could include requesting or requiring that a critical supplier have a mutual aid agreement in place with a similar company to fulfill its commitments, should its normal business functions be interrupted.
- Establish a notification list and procedures for notification.

Take care of credit checks, purchase accounts and other vendor requirements in advance so the vendor can ship replacements immediately.

- Have back-up vendors and shippers in place in case your primary ones are disabled.
- Establish relationships in advance and maintain them.
- Place periodic orders so they consider you an active customer when you need them.
- List suppliers/vendors you can use for your miscellaneous needs at a recovery location, such as office supplies, file cabinets, office furniture, etc.

Require, or encourage, your suppliers to have business continuity plans. You may want to audit them yourself to ensure they are current.

Key Contacts Form

You will use this form to list your key contacts for administration of your business, emergency response and resumption of your critical business functions. Key contacts include your most important customers.

Key contacts consist of those you rely on for administration of your business, such as your bank, your creditors, your insurance agent, accountant, etc. They also include services in the community you need to help you resume operations, such as utilities, emergency responders, emergency medical help, media outlets, business partners and business organizations.

You should have a well-established liaison with municipal authorities, utilities and other service providers before disaster strikes. The effectiveness of this liaison may be enhanced if a business group coordinates it for multiple businesses.

Your key customers are an essential part of this list (*see note, next page), as your economic recovery depends on keeping your customers or clients, or adapting to the changed environment to get new ones.

You need to determine:

- What happened to my customers/clients?
- Were they affected by the disaster?
- Will their buying habits change? Your product or service may be a discretionary purchase or not essential at the time.

If you cannot meet your customers' needs due to your own business interruption, or if they can easily replace your product or service elsewhere, you may lose customers or clients. This highlights the importance of communication before a disaster to build customer loyalty and to inform them about your preparedness for a disaster.

After an event, it is important to keep customers or clients informed about the status of their product or service, delivery schedules, etc., or to develop mutually agreeable alternative arrangements. You could include this communication strategy within one of your *critical business functions*, e.g. *Communications - External*.

You may choose various ways to communicate with your key customers after a disaster, depending on what modes of communication are available. These include, but are not limited to, direct telephone calls, a pre-arranged 800 number for people to call you, e-mail, or announcements by radio or through a newspaper.

*Note: If you have more than 20 key customers, you should include a list of them as one of your Vital Records. Nevertheless, you still may want to include some of your major customers or clients in Key Contacts, as they could be involved with one or more of the critical business functions you identify for your recovery plan.

Business Functions Form

You will use this form to identify what business functions are critical to your survival and the details about each function. In "Priority," indicate whether the business function has high, medium or low priority.

Whatever the cause of your business interruption, your ability to address the consequences could make the difference between survival and closure.

To help get you started, ask yourself, "What are my most critical tasks in order to stay in business?" If you had a significant loss that affected your business, which business functions would you classify as high priority? As medium priority? As low priority?

Following are some key questions to help you decide what you have to do:

- What are my most critical and time-sensitive business functions?
- How much downtime can I tolerate for each business function?
- Which business functions are necessary to fulfill my legal and financial obligations and maintain cash flow?
- Which business functions are essential to maintain my market share and reputation, or to strategically adjust to changed circumstances?

Some time-sensitive and critical business functions

Administrative functions:

- Recovery location set-up
- Payroll
- Insurance Claims (filing your claim, following up)
- Regulatory Requirements (e.g. time-sensitive reports)
- Debt Obligations (bills due)
- Accounts Receivable
- Communications
  - Internal (e.g. with employees and Board of Directors)
  - External (e.g. with suppliers/vendors and key contacts such as media, customers)

Production of goods and services - your core business - what is it? What are *your* time-sensitive and critical business functions?

Another way to think about your key business functions is to ask yourself, "What if I lose or do not have access to my. . ."

- facility/buildings
- contents/inventory
- people (employees/customers or clients)
- vital records
- equipment
- utilities
- support systems (computers/networks, communications, transportation)
- suppliers

What would be the consequences of the loss of any of these resources? What are my alternatives to help me survive and remain viable?

Recovery Location Form

You will use this form to provide information on your recovery location, that is, where you will conduct business operations following an event.

Ask yourself whether you could recover from an alternate site, or even out of your home temporarily, establish a mutual aid agreement with a similar business, or rent available space at another location if your business location is unusable or inaccessible.

Do you have other facilities or branch offices where you could resume some or all of your operations? What arrangements will you have to make ahead of time to utilize one or more of these locations?

If you are location dependent, do you plan on resuming operations as soon as possible from your primary site?

As you select your recovery location:

- Consider a site that is not on the same electric power grid.

- Factor in the ability of your vendors/suppliers or rental company(ies) to quickly transport critical items such as computers, inventory and equipment to your recovery location.
- Keep an extra of any hard-to-replace parts or essential supplies on hand, and consider storing them in a place that is not vulnerable to the same disaster as your primary facility.
- Work with vendors/suppliers in advance to assure a secure and adequate supply of what you will need.

If you hope to retrieve items from or recover at your primary location, plan ahead for any special security/access control procedures, such as badging. Leave keys and alarm code(s) with a trusted employee or friend, in case you may not be able to get to your business quickly after an emergency.

If your business site suffers damage, you may need to contact an industrial clean-up service and/or a security service to protect your property. Be sure to consult with your insurance agent about proper steps and documentation requirements.

If you rent your primary location space, review your lease for disaster provisions, including who is responsible for what in case of damage from a natural disaster. You may want to add a clause that allows you to get out of the lease in 30, 60 or 90 days if damage is not repaired satisfactorily to the leased property or to adjoining properties on which you count to bring business to you.

Note: If you have not secured a recovery location at the time you are starting to develop this business continuity plan, create an imaginary name, address, etc., so that you can continue on with the planning process. You can still select which staff will be assigned to the recovery location and which business functions will be performed there, and then move on to the following forms. When you have finalized all arrangements for the recovery site, return to this record and enter the actual name and address of the location.

Vital Records Form

You will use this form to identify records that are vital to perform your critical business functions. Use "Media" to indicate if the record is a print copy, on a diskette, etc.

Your business cannot operate without its vital records. The following questions may help you determine what records need to be backed up on one or more "media," maintained off site and/or in storage:

- Is the record required for business success?
- Is it required for legal reasons?
- Is it required by a regulatory agency?
- Is it required to support recovery efforts?

If you answered YES to any of the above, then answer the following:

- Is it impossible to re-create?
- Are copies unavailable at a remote location?

If you answered YES to either one of the last two questions, consider the record vital. It should be duplicated and included in recovery inventories.

If you answered NO to all of the above, then the record is not considered vital and should not be included in recovery inventories.

Examples of vital records include employee data, payroll, financial records, strategic plans, production records, customer/client/patient lists, inventory lists, building plans/blueprints, the lease, insurance records, research data. You can determine which of these is necessary to have available to perform the critical business functions you have identified. You will likely identify other vital records that are particularly critical to your business' survival.

Store a copy of all vital information on site and a second in a safe off-site location. Some experts recommend at least 50 miles away. Make it a critical part of your routine to regularly back up files.

Keep your inventory list current and make a photographic or videotaped record of your inventory.

To help support insurance claims, you will need:

- Historical sales records.
- Income and expense information as shown in recent profit and loss statements and/or income tax forms, as well as recent financial audits.
- Other business records that could assist in projecting what your profits would have been had your business not been interrupted.
- Receipts for equipment, inventory, other insured items.
- Record of extra expenses incurred after the disaster, and of shipments received or sales made after the disaster.

Critical Telephone Numbers Form

You will use this form to list telephone and/or fax lines for your business that are critical to your survival.

Seamless communications with your employees, suppliers/vendors, key contacts and customers following a disaster is important to your survival and continuing viability. Telephone and fax lines are one means of maintaining this communication link.

Your employees will want to get updated information about when and where they should report to work and the status of recovery. You could set up a special number for them to call, with recorded messages, or perhaps an out-of-state message line or contact person/company. An out-of-state number may be more accessible than in-state numbers.

You also will need these phone and fax numbers so you can communicate with your suppliers/vendors, key contacts and customers, to keep them informed about your status and future plans. One solution is to plan ahead to have your telecommunications service provider reroute your telephone and fax numbers to your recovery site.

If you need a phone number for dial-up Internet and e-mail access, be sure to include that.

Also, think about alternative forms of communication should phones not be working, especially to keep in touch with your employees. In anticipation of a break in all phone service, including cell phones, you might invest in some simple two-way radios and pagers that just send signals to each other. Another alternative is to have designated people meet at a prearranged location, assuming it is accessible.

You should list all critical phone and fax lines, enter what each is used for and think about whether it is essential that this number be continuously available. Then, select a solution for how to keep the number operational or an alternative to meet the need. Also, consider listing all these critical numbers in your cell phone or PDA, so you have them readily available.

Supplies Form

You will use this form to list supplies needed to fulfill your critical business functions.

A supply is anything you have not listed in previous forms. It should have an order number and should include items essential to keep equipment or work processes functioning, e.g. special fluid for a machine, forms and/or checks. Plan ahead with your vendors to determine costs and delivery times for these essential items and parts. Include sufficient space at your recovery site for storage.

In addition, consider storing some essential supplies in an accessible place outside your building, in case you need them immediately and cannot re-enter your building after evacuating it. These could include some supplies you know you would need to fulfill a critical business function.

Note: Do not include office supplies, e.g. paper, mail bins, filing cabinets and other items needed for a recovery location. They should be listed in Miscellaneous Resources.

Equipment / Machinery / Vehicles Form

You will use this form for equipment or machinery required to keep your business operational or that would severely curtail operations if it failed. List anything that plugs in, as well as tools and spare parts vital to operation of your equipment or machinery. You may also want to include company-owned vehicles.

You should explore rental options to replace damaged equipment or machinery during the time it is being repaired or replaced and request written estimates of rental, set-up, shipping costs and delivery times. This is particularly important if you rely on equipment that is highly specialized or difficult to replace. Be sure to add the rental companies you have contacted to your Suppliers/Vendors form.

Don't forget your cars/trucks. Plan to protect them, but also have alternate plans to meet your essential transportation needs.

Consider special protection for key tools or small equipment, such as storage in foam-padded storage containers when not in use, preventing damage by accident or during an earthquake. Additional protection for larger valuable, hard-to-replace equipment or machinery is also advisable.

Check your contents insurance, whether it covers the replacement cost of critical equipment or machinery.

Note: Computer equipment should be listed in the Computer Equipment and Software form; telecommunications equipment in the Telecommunications form; and office furniture for your recovery location in the Miscellaneous Resources form.

Computer Equipment and Software Form

You will use this form to list the computer equipment, hardware and software you will need to fulfill your critical business functions.

Business interruption can be devastating, the result of a natural disaster, a power outage, cyber crime, or any other cause. Without access to data and information, business operations can come to a standstill. You might want to consider the services of a data center and disaster recovery facility, where your data is backed up on a regular basis and available to you if your normal business operations are interrupted.

Most businesses are dependent on computers, utilizing desktop and laptop computers and computer networks. Most communicate with or conduct business with their vendors, customers, partners and clients through the Internet. E-business is a rapidly growing segment of the economy. If your company does the majority of its work online, be sure your computer security is current.

If you go to a recovery location, it is likely you will need to lease or purchase computer equipment and replace your software. You may use the form to list what you would order.

When there is sufficient warning about an event, such as a hurricane, you might decide to move some of your computer equipment and software to a safe place, so that it could be utilized at your recovery location. The form provides you with that option. In addition, you could require that all employees take their laptops with them, in order to provide the option to work from home or at a recovery location.

Some disasters occur without warning, though, so you want to be sure you have alternatives available.

Other reminders:

- Keep a backup copy of your computer's basic operating system, boot files, and critical software, and be sure you have copies of your operations manuals.
- Maintain an up-to-date copy of computer and Internet logon codes and passwords.
- Make arrangements with computer vendors to quickly replace damaged vital hardware and software, and/or to meet your needs at your recovery location.
- Request written estimates for rental or purchase, shipping costs and delivery times, if relevant. Be sure to list these companies in your suppliers/vendors form as either primary or alternate vendors.
- Elevate computer equipment normally stored on the floor, e.g. CPU's, and secure in place when flooding is a possibility.

Remember that you should always keep your computer hardware and software licenses up to date.

Voice/Data Communications Form

You will use this form to list your voice and data communications needs. Examples of voice communications include modem, voice mail, Private Branch Exchange (PBX)/Automatic Call Distribution (ACD), and standard telephone. Examples of data communications include cable, DSL or dial-up for your Internet and e-mail access.

Communication with employees, vendors, customers, emergency officials and other key contacts is vital to your ability to resume business operations following a disaster event.

Voice and data communications equipment is only a part of a larger communications plan. One of your *critical business functions* should be *Communication – Internal* and another should be *Communication – External*, so you can notify your suppliers/vendors and key contacts - including your customers — of the status of your business. This plan should include media relations too.

Although there is the possibility that demand for phone service may overwhelm the system, you should consider the following safety nets or alternatives as ways to communicate with your employees, vendors and/or customers:

- Designate one remote voice mail number on which you can record messages for employees
- Arrange for programmable call forwarding for your main business line – if you cannot physically access your business, you can call in and reprogram the phones to ring elsewhere. (Keep in mind that if telecommunications engineers are swamped with requests to redirect phones, faxes and data lines to backup locations, your recovery location could be affected.)
- Consider alternative forms of communication should phones not be working, especially to keep in touch with your employees. In anticipation of a break in all phone service, including cell phones, you might invest in some simple two-way radios and pagers that just send signals to each other.
- Communicate by e-mail, postings on your website, or an emergency messaging system.

As you think about your voice communication needs at your recovery location, determine whether you need speakerphones, voice mail capacity or the ability to record conversations. Also, decide if you need a conference bridge, in order to have conference calls with employees, key contacts, and/or customers to assess disaster damage and to make recovery decisions.

Reminders:

- "Plain Old Telephone Service" (POTS), where the handset is connected to the base, will likely work during a power failure. The connection is direct to the telephone company, which has extensive back-up power.
- Cordless phones rely on electricity on site and may be useless.
- Cell phones may work if cell towers are still functional, but often system overload causes lost connections.
- Surge protection for all computer and phone equipment can prevent a power surge through a telephone line, which can destroy an entire computer through a connected modem. You may want to invest in a battery backup with surge protector.

Miscellaneous Resources Form

You will use this form to list the basics to make your recovery site operational, such as office furniture, safes, mail bins, etc.

Disaster Response Checklist Form

When disaster strikes, you may be on your own for hours or even several days. Emergency services may not be able to respond right away. The checklist includes supplies to help you take care of your employees, your customers or others on your premises until help arrives. Your Key Contacts will include emergency services you may need, such as fire department, emergency management agency, American Red Cross, etc.

You should be able to put the basic disaster supplies together for under $100.00. One major purchase (more than $500) you should consider is a multi-KV generator, pre-wired to the building's essential electrical current, which you can operate during a power outage. See the "What About Costs?" section for a more detailed discussion of costs.

Do your employees know about your emergency plans?

Meet with your employees at least once a year to review emergency plans. Make sure they know how to safely evacuate the building in an emergency and how to protect themselves and your customers in case of an earthquake or other disaster. Consider First Aid, CPR and other emergency training.

Also do mock disaster drills. In addition to ensuring that employees know how to safely evacuate the building, make sure they know where to meet, to whom to report, when to leave the designated meeting place, and how or where to make contact should they fail to get to the meeting place.

Designate one employee from each work shift to be safety coordinator.

List emergency phone numbers – such as fire department, police department, ambulance service, emergency management agency – in a highly visible place.

Are your employees prepared at home?
Your employees are your most important asset. They will not be able to return to work to help your business resume operations unless their family needs have been met.

Encourage employees to develop and exercise family disaster preparedness plans.

Provide information to employees on how to protect their property and contents/possessions. For more information, go to www.ibhs.org.

Business Continuity Forms

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Employee Contact List

Use this form to gather information on employees (and the business owner) so that each person can be contacted at any time or place. After you have entered all your employees, assign a number to "Call Order" for each employee. You may choose to sort your employee list alphabetically or by call-down order.

Maintain an up-to-date copy of contact information for each employee in an accessible and secure location.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Name: _____

Position: _____

Key Responsibilities: _____

Home Address: _____

City, State, ZIP: _____

Home Phone: _____ **Cell Phone:** _____

Office Phone: _____ **Pager/Beeper:** _____

FAX: _____

Home Email: _____ **Work Email:** _____

Emergency Contact: _____ **Relationship** _____

Emergency Contact Phone: _____ **Alt Phone:** _____

Notes: _____

Call Order: _____

Certifications:

- ❑ **First Aid**
- ❑ **Emergency Medical Technician (EMT)**
- ❑ **Special Licenses:** _____
  _____
- ❑ **CPR**
- ❑ **Ham Radio**
- ❑ **Other:** _____
  _____

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Key Supplier/Vendor Information

Use this form to record information about your current suppliers and ones you could use as an alternate choice.

Disaster-induced operational problems are not always connected to property damage. They include disruptions in the flow of supplies and in the ability to ship those goods or deliver services. Your ability to resume operations also relies on the ability of your suppliers to deliver what you need on time.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Status: ❑ **Current Supplier/Vendor** ❑ **Back Up Supplier/Vendor**

Company Name: _____

Account Number *(If relevant)*: _____

Materials/Service Provided: _____

Street Address: _____

City, State, ZIP: _____

Company Phone *(main)*: _____

Primary Contact: _____ **Title:** _____

Primary Contact Phone: _____ **Primary Contact Cell:** _____

Primary Contact Pager: _____ **Primary Contact Fax:** _____

Primary Contact Email: _____

Alt. Contact Person: _____ **Title:** _____

Alt. Contact Phone: _____ **Alt. Contact Cell:** _____

Alt. Contact Pager: _____ **Alt. Contact Fax:** _____

Alternate Contact Email: _____

Website address: _____

Recovery Notes: _____

_____

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Key Contacts

Use this form to list the key contacts for administration of your business. Key contacts consist of those you rely on for administration of your business, such as your bank, your creditors, your insurance agent, accountant, etc. They also include services in the community you need to help you resume operations, such as utilities, emergency responders, media outlets, business partners and business organizations.

Your key customers are an essential part of this list. If you have more than 20 key customers, you should use the Vital Records form instead of listing each one here to avoid making your business continuity plan too bulky. Nevertheless, you still may want to include some of your major customers or clients in Key Contacts, as they could be involved with one or more of the critical business functions you identify for your recovery plan.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Type:

- ❏ Accountant
- ❏ Bank
- ❏ Billing/Invoicing Service
- ❏ Benefits Administration
- ❏ Building Manager
- ❏ Building Owner
- ❏ Building Security
- ❏ Creditor
- ❏ Electric Company
- ❏ Emergency Management Agency
- ❏ Fire Department
- ❏ Gas/Heat Company
- ❏ Hazardous Materials
- ❏ Hospital
- ❏ Insurance Agent/Broker
- ❏ Insurance Company (Claims Reporting)
- ❏ Key Customer/Client
- ❏ Local Newspaper
- ❏ Local Radio Station
- ❏ Local Television Station
- ❏ Mental Health/Social Service Agency
- ❏ Payroll Processing
- ❏ Police Department (Non-emergency)
- ❏ Public Works Department
- ❏ Small Business Administration Office
- ❏ Telephone Company
- ❏ Other

Explain: _____

_____

Name of Business or Service: _____

Account Number *(If relevant)*: _____

Materials/Service Provided: _____

Street Address: _____

City, State, ZIP: _____

Company/Service Phone *(main)*: _____

Primary Contact: _____ **Title:** _____

Primary Contact Phone: _____ **Primary Contact Cell:** _____

Primary Contact Pager: _____ **Primary Contact Fax:** _____

Primary Contact Email: _____

Alt. Contact Person: _____ **Title:** _____

Alt. Contact Phone: _____ **Alt. Contact Cell:** _____

Alt. Contact Pager: _____ **Alt. Contact Fax:** _____

Alternate Contact Email: _____

Website address: _____

Recovery Notes: _____

_____

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Critical Business Functions

Use this form to identify what business functions are critical to your survival. The following are some key questions to help you decide what they are:

- What are my most critical and time sensitive business functions?
- How much down time can I tolerate for each business function?
- Which business functions are necessary to fulfill my legal and financial obligations and maintain cash flow?
- Which business functions are essential to maintain my market share and reputation, or to strategically adjust to changed circumstances?

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Business Function: _____

Priority: ❑ **High** ❑ **Medium** ❑ **Low**

Employee in charge: _____

Timeframe or Deadline: _____

Money lost *(or fines imposed)* **if not done:** _____
(If relevant)

Who performs this function? *(List all that apply)*

Employee(s): _____

Vendor(s): _____

Key Contact(s): _____

Who provides the input to those who perform the function? *(List all that apply)*

Employee(s): _____

Vendor(s): _____

Key Contact(s): _____

Who uses the output from this function? *(List all that apply)*

Employee(s): _____

Vendor(s): _____

Key Contact(s): _____

Brief description of procedures to complete function: *(Consider writing procedures for two scenarios, one for a short disruption, the other for loss of everything.)* _____

_____

Recovery Notes: _____

_____

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Recovery Location

Use this form to provide information on your recovery location, that is, where you will conduct business operations following an event. It could be at an alternate site, at a similar business through a mutual aid agreement, your own home, or if you are location dependent, at your primary place of business.

Note: If you have not secured a recovery location at the time you are starting to develop this business continuity plan, create an imaginary name, address, etc., so you can continue with the planning process. You can still select which staff will be assigned to the recovery location and which business functions will be performed there, and then move on to the following forms. When you have finalized all arrangements for the recovery site, return to this record and enter the actual name and address of the location.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Recovery Location: _____

(Include street address, _____

city, state, zip code) _____

Building Owner/Manager: _____

Phone: _____ **Alt Phone:** _____

Pager: _____ **Email:** _____

Directions to recovery location: _____

(i.e. map and directions from _____

Internet site or similar information) _____

_____

_____

_____

Business functions to be performed at recovery location:

_____

_____

_____

Employees who should go to recovery location: _____

_____

_____

_____

Recovery Notes: _____

_____

_____

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Vital Records

Use this form to identify records that are vital to perform your critical business functions. Use "Media" to indicate if the record is print version, on a CD, diskette, etc.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Name of Vital Record: _____

Media:	❏ Network	❏ Print Version
	❏ Hard drive	❏ Microfilm
	❏ Laptop	❏ Internet
	❏ CD	❏ Other
	❏ Diskette	Explain:
Is it backed up?	❏ Yes	❏ No
Media:	❏ Network	❏ Print Version
	❏ Hard drive	❏ Microfilm
	❏ Laptop	❏ Internet
	❏ CD	❏ Other
	❏ Diskette	Explain:
How often is it backed Up?	❏ Hourly	❏ Quarterly
	❏ Daily	❏ Semi-Annually
	❏ Weekly	❏ Yearly
	❏ Monthly	❏ Never

Where is it stored? _____

Can the record be recreated?	❏ Yes	❏ No

Business function it supports: _____

_____

_____

Recovery Notes: _____

_____

_____

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Critical Telephone Numbers

Use this form to list telephone and/or fax lines that are critical to the survival of your business. Enter what each is used for and think about whether it is essential that this number be continuously available. Then, select a solution for how to keep the number operational or an alternative to meet the need.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Phone Number	**Type** (Enter Code) **L** Local **LD** Long Dist. **800** Toll Free **F** Fax **C** Cell **O** Other	**Status** (Enter Code) **C** Currently in use **E** Will establish during recovery	**Description** *(e.g. hotline, main line, toll free customer service line, dial-in to network)*	**Solution** (Enter letter) **R**eroute to recovery location **N**ew Number Recorded **M**sg **O**ther (Explain)	**Related Business Function(s)**

Recovery Notes: _____

_____

_____

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Supplies

Use this form to list supplies needed to fulfill your critical business functions. A supply is anything you have not listed in previous forms. It should have an order number and should include items essential to keep equipment or work processes functioning, e.g. special fluid for a machine, special forms and/or checks.

If you do not have the supplier recorded on the supplier/vendor form, go back to the form to add the information.

Note: Do not include basic office supplies, e.g. pens, paper, stapler. Do not include office furniture either, e.g. filing cabinets, mail bins, desks or chairs, as they all should be listed in Miscellaneous Resources.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Item	Item Order Number	Quantity	Supplier/Vendor(s):	Related Business Function(s)

Recovery Notes: _____

_____

_____

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Equipment/Machinery/Vehicles

Identify the key equipment/machinery necessary to perform your essential business functions, i.e. the equipment or machinery that would shut you down or severely curtail production of goods or services if it failed. This could include tools and spare parts vital to operation of equipment. You may also want to list company-owned vehicles.

When there is adequate warning about an event, such as a hurricane, you might decide to take some of your equipment or machinery that can easily be moved to a safe place, so that it could be used at your recovery location. In that case, you would want to list equipment or machinery you currently own or lease. Some disasters occur without warning, though, so you want to be sure you have alternatives available.

Note: Computer equipment should be listed in the Computer Equipment and Software form; telecommunications equipment in the Voice/Data Communications form; and office furniture for your recovery location in the Miscellaneous Resources form.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Item: _____

Model: _____

Status: ❑ **Currently in use** ❑ **Will lease/buy for recovery location**

Primary Vendor/Supplier: _____

Alternate Vendor/Supplier: _____

Recovery location for installation: _____

Related business function(s): _____

Backup available: ❑ **Yes** ❑ **No**

Order time for replacement: _____

Recovery Notes: _____

_____

_____

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Computer Equipment and Software

Use this form to list the computer equipment, hardware and software you will need to fulfill your critical business functions.

If you go to a recovery location, it is likely you will need to lease or purchase computer equipment and replace your software. You may use the form to list what you would order, and in the " Title & Version or Model No.", write "Unknown," or similar words, if you do not yet have that information. Be sure to explain in Recovery Notes. The important thing is that your final plan include what you need to perform your critical business functions.

If you plan to order multiple items of the same type - e.g. keyboards or mouses - you can condense the information into one record. You can list relevant details in Recovery Notes.

When there is sufficient warning about an event, such as a hurricane, you might decide to move some of your computer equipment and software to a safe place, so that it could be utilized at your recovery location. In that case, you would want to list equipment you currently own or lease and/or software that you would take, and in the Status field check "Currently in use." Some disasters occur without warning, though, so be sure you have alternatives available.

If you currently own/lease the item, choose the supplier/vendor(s) based on which one(s) you would use to replace the item if it were damaged in a disaster. It is always advisable to have an alternate vendor, though, in case your primary vendor is not available.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Item: _____

Type: ❑ **Computer Hardware** ❑ **Computer Software**

Status: ❑ **Currently in use** ❑ **Will lease/buy for recovery location**

Primary Supplier/Vendor: _____

Alternate Supplier/Vendor: _____

Title & Version or Model No. _____

(Enter Unknown if hardware/software is to be leased/bought for recovery location)

Serial Number _____ **Purchase/Lease Date:** _____

Purchase/Lease Price: _____ **Recovery Install Location:** _____

Quantity (equipment) or No. of Licenses (software): _____

License Numbers (enter one per line) _____

_____

Recovery Notes: _____

_____

_____

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Voice/Data Communications

Use this form to list your voice and data communications needs. Communication with employees, vendors, customers, emergency officials and other key contacts is vital to your ability to resume business operations following a disaster event. This form should be used to determine what telecommunications equipment you need to help you with that communication.

If you go to a recovery location, it is likely you will need to lease or purchase telecommunications equipment. You may use the Voice/Data Communications form to list what you would order, and in the "Description & Model No." field, write "Unknown," or similar words, if you do not yet have that information. Be sure to explain in Recovery Notes.

If you plan to purchase or lease multiple items of the same type - e.g. telephones - you can condense the information into one record. List relevant details in Recovery Notes.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Type of Service:

- ❑ **Telephone**
- ❑ **PBX w/ ACD (Private Branch Exchange w/ Automatic Call Distribution)**
- ❑ **PC Data Communications**
- ❑ **Cell Phone**
- ❑ **Fax Machine**
- ❑ **Two-way Radio & Pager**
- ❑ **Other**

Explain: _____

_____

Description & Model Number: _____

(Enter Unknown if telecommunications item is to be leased/bought for recovery location)

Status:

- ❑ **Currently in use**
- ❑ **Will lease/buy for recovery location**

Voice Communications Features:

- ❑ **Voice mail**
- ❑ **Speaker**
- ❑ **Conference**
- ❑ **Conversation recorder**
- ❑ **Other**

Explain: _____

Data Communications Features:

- ❑ **Cable**
- ❑ **DSL**
- ❑ **T-1**
- ❑ **Dial-up**
- ❑ **Other**

Explain: _____

Quantity: _____

Primary Supplier/Vendor: _____

Alternate Supplier/Vendor: _____

Recovery Install Location: _____

Recovery Notes: _____

_____

_____

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Miscellaneous Resources

Use this form to list the basics to make your recovery site operational, such as office furniture, safes, mail bins, and other items needed for the recovery location. Consider any unique recommendations for people with special needs.

You can download copies of this form from www.ibhs.org/business_protection.
Save a blank version so you can make additional copies as needed.

Item	Quantity	Primary Supplier/Vendor	Alternate Supplier/Vendor	Recovery Install Location
Chairs				
Desks				
Extension/drop cords, surge protectors and power strips				
File cabinets				
Mail bins				
Portable air conditioners/fans				
Safes				
Tables				
Waste baskets				
Other Explain:				

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Disaster Response Checklist

When disaster strikes, you may be on your own for hours or even several days. Emergency services may not be able to respond right away. Check which supplies you have to help you take care of your employees, customers or others on your premises until help arrives. Be sure to purchase the remaining supplies so you are ready when an emergency occurs.

You can download copies of this form from www.ibhs.org/business_protection
Save a blank version so you can make additional copies as needed.

❑ **NOAA Weather Alert Radio**

This 24-hour warning monitor is as important as a smoke alarm in homes and businesses. The NOAA Weather Alert Radio with Specific Area Message Encoding (S.A.M.E.) technology that programs the radio for your area can save your life by warning you of severe weather and other hazards at any time. This special radio remains silent until an alert is issued in your community by local authorities. When the alarm sounds, you will be given specific information and instructions on how best to avoid the danger. Most S.A.M.E. Alert Monitors include battery backup.

❑ **Working smoke detectors and fire extinguisher**

Set a schedule to test smoke detectors annually and keep extra batteries on hand. Check the pressure indicator of your fire extinguisher monthly.

❑ **First Aid Kit**

Include scissors, tweezers, a variety of Band-Aids, gauze pads/roller gauze and tape, anti-bacterial wipes, first aid ointment, vinyl gloves, first aid book, and any other items you deem essential. Remember your kit is for "first" aid, not ongoing care.

❑ **Flashlights and Lightsticks**

Keep flashlights and extra batteries in easy to find locations. Non-toxic chemical lightsticks can be taped next to light switches for emergency use.

❑ **AM/FM Radio, battery operated, or wind-up radio**

Maintain a current list of stations in your area that provide emergency updates and that have generator backup to support continuous broadcast. Keep extra batteries for AM/FM radio. Consider a wind-up radio (30 seconds for 30-35 minutes play – solar cells for back up).

❑ **Bottled Water**

Have at least one gallon of water per person per day, to be used for drinking, personal hygiene and cooking. Store in sizes that are easily transportable, should you need to relocate.

❑ **Nonperishable food and utensils**

Stock a supply of non-perishable food such as peanut butter, tuna, beans, crackers, ready-to-eat canned meats, fruits and vegetables, comfort/stress food such as cookies and hard candy, canned juices, powdered milk, etc. Be sure to have a manually operated can opener and plastic utensils.

❑ **Paper supplies**

Keep a supply of note pads, markers, pens, pencils, toilet paper, tissues, paper plates, napkins, and towels on hand.

❑ **Tools and other supplies**

Keep supplies of items such as duct tape, waterproof plastic, shut-off wrench for water and gas, whistle, compass, plastic bucket with tight lid, work gloves, pliers, hammer, plastic garbage bags and ties. A pry bar, shovel, dust masks, eye protection, and a push broom will aid in clean-up operations

❑ **Blankets**

Keep a supply of blankets, pillows if available, cots or mats for sleeping/taking breaks.

❑ **Camera**

Have a disposable camera, or a camera with extra batteries and film, available to record damage.

❑ **Cash/ATM and credit card**

Keep enough cash for immediate needs, and ATM and credit card(s) for emergency use (dependent on electric power availability).

❑ **Emergency Contact List**

Maintain a current emergency contact list for employees and emergency services, such as police, fire and utility companies. Keep in several places, e.g. a PDA, PC at home, or a trusted neighboring business.

Incident Response, Recovery & Restoration

❑ **Move to a safe place**

Leave building

If a partial or complete building evacuation is required, employees will quickly move to their pre-planned meeting points out of doors. Conduct a roll call and report missing employees (and visitors).

Shelter-in-place

A severe thunderstorm, tornado or terrorist incident may dictate that employees seek safety in interior sections of the facility.

❑ **Determine the type and extent of the incident**

- ❑ What happened?
- ❑ When did it happen?
- ❑ What was suspected cause?
- ❑ What is the civil authority response?
- ❑ When can you have access to the building?
- ❑ What are the security issues?
- ❑ What can you do to avoid additional damage?

❑ **Alert employees** – Notify employees of the incident, its impact, and what you want them to do. (It may be as simple as "stay at home" until further notice.)

❑ **Activate Business Continuity Plan**

❑ **Manage the incident**

- ❑ Gather your resources
- ❑ Prepare your alternate site (if appropriate)
- ❑ Activate your critical business functions/procedures

❑ **Restore your business**

When you have resumed business operations - that is, you have recovered your critical business functions - take steps to fully restore your business.

❑ **Debrief**

Learn from the business interruption. If needed, modify your business continuity plan to be better prepared for the next incident.

Property Protection Checklist

Protecting Your Building and Its Contents

*Open for Business*sm

Property Protection Checklist

The following checklist is designed to help you look for items that have an important bearing on the safety of your building, and to protect your building and its contents from damage. It is not meant to be an all-inclusive list of how to protect your property from damage in the event of an earthquake, wind (hurricane, high winds, tornado/hail), flood, wildfire or freezing weather occurrence, but it contains key elements for disaster resistance.

Though building owners have more control over their property than renters, business tenants have many of the same concerns, as the issues are virtually the same whether the occupants own the building or rent space in it. Renters may want to discuss items with their landlord or building manager.

The checklist can serve multiple purposes. In addition to giving you an idea of steps for improving building security, the checklist can be used to guide decisions regarding building upgrades and maintenance. Replacement windows and doors, materials for a new roof and other items can have a big impact on building integrity and building safety. These checklist items are also useful for business people considering buying or leasing new space. Going down the checklist as you look over a piece of property may help you decide where to locate.

Regular checks and maintenance of the building exterior and major mechanical components, such as heating and cooling equipment, are important no matter where a building is located. This keeps small problems from becoming big ones, while ensuring building integrity.

For more detailed information about property protection, go to www.ibhs.org/business_protection

In earthquake areas

Earthquake Risk Assessment

The following building characteristics describe the types of building configuration or features that can make your building *less* vulnerable to earthquake damage. This does not mean, however, that there is a low risk of earthquake damage.

Additional risk may be imposed on a building due to its irregular features, presence of brick veneer, and vulnerable foundation types. Characteristics that could make your building more vulnerable to earthquake damage may not be so important if your building was designed by a professional engineer. In that case, the building should have been designed in a way that accounts for the features listed below.

- ❑ A simple building design. A box-like building is generally more stable than an irregularly shaped building, or a building with multiple stories that vary significantly in height. One example of this is when a multi-story office building has a grand entrance on the first floor with raised ceilings.
- ❑ A roof that has no openings, such as for access doors or skylights, or only openings with a dimension less than 12 feet or less than 50 percent of the smallest roof dimension. Large openings can weaken a roof.
- ❑ Light roofing materials, such as asphalt shingles and metal panels or tiles. The use of relatively light roofing materials will help keep the building's center of gravity low, thereby improving its performance and reducing the likelihood of damage during an earthquake.

- Absence of a large garage door, first story parking, or other large ground floor openings in multiple-story buildings. Presence of these features increases earthquake damage risk.

- Absence of brick or stone veneer on the exterior of the building. Not only is brick and stone veneer cracked and easily damaged in an earthquake, but it also introduces extra loads into the exterior walls – above and beyond the forces they would otherwise have to carry.

- Type of foundation. The foundation of a structure plays a crucial role in the structure's performance during an earthquake. There are several types of foundation systems. The first is a foundation system built directly on the ground as a slab-on grade system. The other three examples are of foundation systems where the bottom floor is elevated above grade.

  The first two types are the most resistant to earthquake damage.

  The foundation types are

  - slab-on-grade with integral footing (the footing and slab are a single unit)
  - crawlspace or basement foundation wall system consisting of a continuous concrete or reinforced masonry wall system
  - crawlspace or basement foundation wall system consisting of a wood stud cripple wall or unreinforced masonry wall
  - pier or pile foundation system consisting of wood, concrete, or steel

Note: A professional engineer should always be consulted when any structural improvements are being considered.

Refer to the following checklist for additional actions that should be taken to protect your employees, customers and visitors as well as your building, contents and inventory, regardless of your building's configuration.

Check for:

- Windows, skylights and doors with either tempered glass or safety film applied on the interior side of the glass, to reduce the chances of the glass shattering. Check for etching in the corner of the window that says "tempered" or "laminated." Safety film is an adhesive film applied to the inside of the glass.

- Natural gas lines with flexible connections and an automatic shut off valve. A flexible gas line is not rigid. It is made of a material such as rubber or plastic that you can bend yourself. This reduces the chances of the line rupturing, resulting in a fire. The automatic shut off valve is typically installed near the gas meter.

- Flexible supply line to toilet(s).

- Flexible couplings on fire sprinkler system.

- Major appliances, such as boilers, furnaces, and water heaters, braced to the wall and/or floor such that the appliance will not overturn or shift in the event of an earthquake.

- Hangers (usually strips of sheet metal or stiff steel rods) less than 12 inches long that support your mechanical and plumbing systems. Longer hangers may allow too much sway during a tremor.

- ❑ Computer and other electronic equipment secured to the floor or desk with braces, Velcro, or some other means of attachment, so it will not overturn.

- ❑ Suspended ceilings braced to the structure to limit the amount of displacement during an earthquake.

- ❑ File cabinets with locks or latches that must be released manually in order to open the drawers. Locks or latches will keep cabinet drawers from swinging open during an earthquake and spilling contents.

- ❑ Cabinets, bookcases and storage racks secured to the walls and/or floor, to keep them from tipping over.

If you are in an earthquake area, consider adding earthquake coverage to your insurance policy.

In windstorm areas (hurricane, high wind, tornado/hail)

Check for:

- ❑ Roof condition. A roof in good condition has all metal flashing secured to the structure and free of rust, preventing uplift and peeling off of roof coverings. Roof coverings are secure and show no signs of weather damage (cracking, rust, punctures, etc.). All vents and other roof penetrations are flashed and sealed, and all roof equipment is bolted down. The roof drainage system is working properly, with no "ponding" of water. There are no leaves or other debris blocking drainage.

  - ❑ On asphalt shingle roofs, shingle tabs that overlap and adhere to the shingles below. Loose shingle tabs can be fixed by applying a dab of asphalt cement on their underside.

  - ❑ If you have a low slope roof ("flat roof"), and/or a steep slope roof with any kind of roof covering other than asphalt shingles, have a roofing consultant evaluate your roof's condition to determine if there is a need for repair or replacement.

  Re-roofing in hail-prone areas:

  - ❑ If you plan on using asphalt shingles or metal roofing, consider an impact resistant product that has been tested to meet the UL2218 Class 4 standard.

  - ❑ If you plan on using wood or tile as your roof covering, consider an impact resistant product that meets the FM 4473 Class 4 standard.

  Re-roofing in hurricane or high wind areas:

  - ❑ If you plan on using asphalt shingles, consider using a wind-resistant shingle that meets the ASTM D 3161 (110 mph) standard.

- ❑ Roof-to-wall straps, brackets, or other connectors that attach each rafter or roof truss (whether wood or light frame steel) to the wall, to keep the roof from blowing off the building.

- ❑ Carports, canopies, and/or overhangs secured to the structure with rust-free anchors and tightened bolts/nuts.

- ❑ Signs, vent stacks, rooftop mechanical equipment and other vertical projections secured to the structure or the site foundation with rust-free anchors, tightened bolts/nuts, guy wires, or other secure methods -- *do not use sheet metal screws alone.*

- ❑ Exterior windows and doors with a minimum design pressure rating of 50 pounds per square foot. Look for a label or sticker in the corner of the glazing or inside the frame itself or contact the window/door manufacturer.

- ❑ Exterior doors with a deadbolt and supported by at least three hinges. In general, the more hinges your doors have, the more wind resistant they are. A deadbolt latching mechanism adds to wind resistance and security.

- ❑ Exterior double doors with head and foot bolts on the inactive door, or another method of securing the door, such as locking it into a mullion/center post.

- ❑ Impact-resistant windows and doors. Look for a sticker or label in the corner of the glass or frame itself, indicating it meets one or more of the following standards: ASTM E 1996 (9lb), SSTD 12, Dade County PA201, or FBC TAS201.

- ❑ An exterior lightning protection system. Look at your roof to see if there are metal rods or probes. The lightning protection system needs to be securely anchored to the roof. Otherwise it may whip around in a storm and damage the building.

- ❑ Surge protectors on all computer systems, telephone lines, and other electronic systems, to protect against lightning damage that often occurs in windstorms.

In flood areas

Check for:

- ❑ Whether your business is located in a Special Flood Hazard Area – V Zone, Coastal A Zone or Non-Coastal A Zone. If so, what is the base flood elevation (BFE) or design flood elevation (DFE) at your location? Contact your local building or planning department for this information.

  BFE:_____ DFE:_____

  The base flood elevation (BFE) is the elevation shown on the Flood Insurance Rate Map (FIRM) developed by the Federal Emergency Management Agency. This flood elevation is the elevation that has a 1 percent chance of being equaled or exceeded in any given year (100-year flood).

  The design flood elevation (DFE) is the locally adopted regulatory flood elevation. The DFE is always greater than or equal to the BFE.

- ❑ Whether your community participates in the National Flood Insurance Program (NFIP). Go to http://www.fema.gov/fema/csb.shtm, click on your state and you will see a list of participating jurisdictions. If you are in a Special Flood Hazard Area, be sure you have flood insurance. Remember, even if you live in an area that is not flood prone, it is advisable to have flood insurance. Twenty-five percent of the NFIP's loss claims are filed in low to moderate flood risk areas.

- ❑ If you are in a Special Flood Hazard Area, ensure that electrical, plumbing and Heating/Ventilation/Air Conditioning (HVAC) equipment are installed above the flood elevation applicable at your location. Examples of plumbing equipment include water heater, pump (if applicable) and all piping system openings for the water and sewage systems, including openings for toilets, sinks, showers, tubs, etc. Electrical equipment refers to the entire electrical system, including the power supply, circuit breaker, all wiring and outlets, and any electrical appliances that are more or less stationary and permanent. HVAC equipment includes the condensing unit, air handler, furnace and all ductwork. Electrical, plumbing and HVAC equipment installed above the base flood elevation, or better yet, the design flood elevation, is most likely to survive a flood.

- If you are in a Coastal A Zone or V Zone, make sure that you have an open foundation (piles, piers, etc.) or breakaway wall system designed by a registered Professional Engineer for any portions of the building below the BFE. These features allow floodwaters to flow through.

- In an A Zone, either coastal or non-coastal, a minimum of two openings on multiple wall of each enclosed area. This means that there should be two openings on one wall (minimum) and two openings on an opposite wall (minimum) for each enclosed area. The openings must be on exterior walls and not into another enclosed area. The flood vents should be located within 1 foot above grade and with at least 1 square inch of opening for each square foot of enclosed area.

  Flood vents are openings in a wall that allow floodwaters to freely enter and exit the foundation.

In wildfire areas

Wildfire Risk Assessment:

Wildfire is a potential risk everywhere. Wildfire danger occurs where there is a wildland/urban interface – that is, wherever buildings are nestled among trees and other combustible vegetation such as grasses, brush and shrubs. Whether near large urban areas or remote rural locations, interface areas exist all over the country. Determine how much you are at risk by reviewing the factors listed below. Then continue with the wildfire checklist for additional actions to take to protect yourself from wildfire.

Your risk is the *highest* if:

- there is a history of nearby wildfires,
- you are in a climate with a dry season of more than 3 months,
- there is wildland within 100 feet of your building,
- there is steep forested terrain with grades that average over 20 percent in any direction from the building,
- there are other fuel sources (wood piles, brush, furniture) less than thirty feet from your building,
- you are in a rural area,
- the nearest fire hydrant is over 500 feet away,
- there is limited access for fire trucks.

  Ideally, the nearest fire hydrant should be less than 300 feet away. If there are no fire hydrants in the area, firefighters must truck in water or pump it from a pond or other water source. As a result, the building has a higher fire risk.

Check for:

- "Survivable" space around the building. This is space that is cleared of brush and other fuel sources and maintained so that a wildfire will not spread to the structure. The survivable space recommendations are: 30 feet in low-risk fire areas, 50 feet in moderate-risk areas and 100 feet in high-risk areas. Survivable space should be increased on any side where there is a downward slope away from the building, and if the exterior of the building is combustible.

- ❑ Roofing materials with a UL 790 Class A, ASTM E108 Class A, or UBC 15-2 fire rating. (You will find the rating label displayed on the packaging of the roofing material.) Class A fire-rated roof coverings provide the best protection for a business during a fire.

- ❑ Eaves enclosed with fire resistant materials and screens over soffit vents. Fire resistant materials include aluminum or other metals and plywood 1/2 inch or greater thickness. Combustible materials include vinyl, PVC, and plywood less than 1/2 inch thick.

- ❑ Attic, crawlspace and/or foundation exterior vents of non-combustible materials (e.g. aluminum, other metals, or plywood 1/2" or more thick). The vents should be less than one foot by one foot and covered with non-combustible screening with openings of 1/4" or less. This prevents sparks from entering your building.

- ❑ Exterior walls covered with a non-combustible siding/veneer. Examples of non-combustible siding include stucco, brick veneer, and concrete block. Examples of combustible siding/veneer include vinyl siding and wood veneer.

- ❑ Double-pane tempered glazing or other windows tested in accordance with ASTM E119. Double-pane tempered glazing filters out extreme heat better than single pane or non-tempered window glazing. Check for etching in the corners of your windows that says "tempered" or "laminated."

- ❑ A monitored smoke alarm system, to automatically alert the local fire department if fire breaks out.

- ❑ A fire sprinkler system, to automatically start fire suppression.

- ❑ Underside of above-ground decks and balconies enclosed with fire resistant materials. Examples of fire resistant materials include aluminum, stucco, brick veneer, concrete, and plywood greater than 1/2 inch thick.

- ❑ Address numbers that are non-combustible, at least 4 inches, reflectorized, on contrasting background, and visible from the road from both directions of travel. Address numbers must be easily viewed from the road so firefighters can find your building.

- ❑ Access route with a minimum width of 12 feet with at least 13.5 feet of vertical clearance near the structure. The main approach to your business must be large enough for a fire truck to have easy access in the event of a fire.

In freezing weather areas

Check for:

- ❑ A secondary moisture barrier that extends from the edge of the eaves to at least 24 inches beyond the inside of the exterior wall, if the roof is sloped. Heat that escapes into the attic space warms the underside of a sloped roof, causing snow to melt and refreeze when it reaches the roof eave, outside the area of warmth. Moisture barriers prevent melted snow that backs up underneath the roof covering from entering the building.
- ❑ No attic or mechanical room with heat sources directly under the roof. Heat sources directly beneath a roof can cause ice damming and water backups.
- ❑ Sealed and insulated recessed light fixtures that may be installed in the ceiling immediately below the attic space or mechanical room. This keeps heat from melting snow on the roof and causing water backups.
- ❑ Attic penetrations properly sealed and insulated to prevent heat intrusion into the attic.
- ❑ Access doors to attic space or mechanical room properly insulated, sealed, weather-stripped or gasketed to prevent heat intrusion into the attic.
- ❑ Insulation installed over water or sprinkler supply piping located in exterior walls, unheated drop ceilings, or other unheated spaces, to prevent frozen or burst pipes.

If space is unoccupied for more than 24 hours (e.g. holidays, vacation, weekends, etc.), there should be a plan in place to inspect the building once a day for freezing pipes during the winter months.

Open for Business[sm]

Additional Resources

Check the resources listed below for more information about implementing disaster safety recommendations:

Nonprofit and Professional Associations:

American Red Cross. Check local telephone directory for nearest chapter. http://www.redcross.org.

Institute for Business & Home Safety, 4775 E. Fowler Avenue, Tampa, FL 33617. Phone: (813) 286-3400; http://www.ibhs.org.

National Emergency Management Association, PO Box 11910, Lexington, KY 40578-1910. http://www.nemaweb.org.

National Fire Protection Association, 1 Batterymarch Park , Quincy, MA 02169. http://www.firewise.org.

Public Entity Risk Institute, 11350 Random Hills Rd., Suite 210, Fairfax, VA 22030. Phone: (703) 352-1846; http://www.riskinstitute.org. Research to identify factors and variables that interact to affect small business disaster recovery:
Full report – http://www.riskinstitute.org/ptrdocs/OrganizationsatRisk.pdf
Summary – http://www.riskinstitute.org/ptrdocs/AftertheDisaster.pdf

U.S. Chamber of Commerce, 1615 H Street, NW, Washington, DC 20062-2000. Phone: 202-659-6000 or 1-800-638-6582; http://www.uschamber.com.

Government Resources:

Federal Emergency Management Agency, 500 C Street SW, Washington, D.C. 20472. Phone: (202) 566-1600; http://www.fema.gov.

Federal Emergency Management Agency Publication Center, P.O. Box 2012, Jessup, MD 20794-2012. Phone: 1-800-480-2520.

U.S. Department of Homeland Security, Washington, D.C.20528. Phone: (202) 282-8000; http://www.dhs.gov and http://www.ready.gov**.**

U.S. Small Business Administration,, 409 Third Street, SW, Washington, DC 20416. Phone: 1-800-U-ASK-SBA; http://www.sba.gov.

Business Continuity Planning Organization websites:
(*These sites contain links to many other resources*)

Association of Contingency Planners – http://www.acp-international.com
Disaster Recovery Institute International – http://www.drii.org
Global Partnership for Preparedness – http://www.globalpreparedness.org
The Business Continuity Institute – http://www.thebci.org

Business Continuity Planning Publication websites:
(*These sites contain links to many other resources*)

Contingency Planning & Management – http://www.contingencyplanning.com
Disaster Recovery Journal – http://www.drj.com
Disaster Resource Guide – http://www.Disaster-Resource.com
Disaster Recovery Yellow Pages - http://www.TheDRYP.com

What About Costs?

A small business owner is always mindful of costs when developing any strategic plan, including a property protection and business continuity plan. This list will give you some idea of the costs you will encounter when putting together your property protection/business continuity plan. The costs either reflect purchases of materials/goods or the value of staff time beyond what would be considered an integral part of the employee's job functions. The costs also consider hiring an outside contractor.

No Costs

- Identify two or three contractors or supply sources for emergency plywood window coverings.
- Calculate the cost of business interruptions for one week, one month and six months.
- Ask your insurance company or agent about policy coverage and prices.
- Write a short checklist of recovery action items for your firm.
- Maintain a current emergency contact list for employees and emergency services, such as police, fire and utility companies.
- Contact your city or county building department to determine the Base Flood Elevation (BFE) and the Design Flood Elevation (DFE) at your location and your building's susceptibility to flooding.
- Write a checklist for how to stay abreast of possible flood watches or warnings.
- Keep your building's flood vents clear of debris or other blockage.
- Check with your local fire department to determine wildfire risk at your location.
- Instruct employees about your company's emergency plans, including evacuation plans and "rally point" in the event of disaster.
- Identify how employees can be contacted if the phone service is disrupted.
- Keep some cash and an ATM card or credit card on hand.

Under $100

- Purchase a First Aid kit.
- Purchase and store bottled water for emergency use (two days minimum).
- Stock a supply of non-perishable foods, paper plates, napkins, and plastic utensils.
- Purchase a NOAA Weather Alert Radio with S.A.M.E. technology to program for your specific area.
- Buy a stock of flashlights, batteries, pens, paper, paper towels, packing tape, etc. for disaster kit.
- Keep supplies of items such as duct tape, waterproof plastic, shut-off wrench for water and gas, whistle, compass, plastic bucket with tight lid, work gloves, pliers, hammer, plastic garbage bags and ties.
- Purchase/maintain camera and film.
- Purchase an AM/FM radio, battery operated, or wind-up radio
- Purchase a fire extinguisher.
- Restrain desktop computers, compressed gas cylinders and other small items from earthquake shaking.
- Elevate valuable contents on shelves above base flood level.
- Apply asphalt cement under tabs of loose shingles.
- Caulk/insulate around openings in outside walls, roof and attic.

$100 - $499

- Provide First Aid and CPR training for employees
- Purchase all items listed in the Disaster Supplies Checklist in ***Open for Business***[sm]
- Purchase a *small* back-up generator and maintain fuel.
- Maintain your sump pump, if you have one, or purchase one.
- Purchase plywood, and make up and label shutters. Install permanent anchors to allow quick and secure anchorage of shutters.
- Brace major appliances, such as water heaters and furnaces to the floor or wall, in earthquake areas (materials and contractor).

More than $500

- Purchase and install a multi-KV generator, pre-wired to the building's essential electrical circuits.
- Purchase removable shutters that meet code debris impact requirements and have anchor systems professionally installed.
- Install permanent shutters (roll down, accordian, etc.) for windows or retrofit the windows to enhance their resistance to wind-borne debris.
- Re-roof with an impact resistant roof covering
- Install high wind connectors in roof system (materials and roofing contractor).
- Re-roof with Class A fire resistant roof covering in wildfire prone areas.
- Hire an engineer to evaluate the building's wind or seismic resistance.
- Conduct a one-hour drill simulating the occurrence of a tornado, flood, or other hazard.
- Send the key safety/emergency response employee to several days of training or conferences.
- Purchase additional insurance (business interruption, loss of income, extra expense, flood, earthquake).
- Store duplicate records off site at a secure facility.
- Store data at a data center and disaster recovery facility.
- Purchase a removable computer storage device; store data off-site.
- Establish a voice communications system to meet your emergency needs – e.g. voice-mail, conference call capability, Private Branch Exchange (PBX)/Automatic Call Distribution (ACD) system.
- Install a monitored smoke alarm system.
- Install lightning protection system.

CONCLUSION

Your business means jobs for local residents and security for their families. It means a sound tax base for local government. It means a healthier local economy. In short, it means more than just your investment, although that alone is important enough.

When you protect your business from natural disasters, or from any kind of significant business interruption, you are also protecting one of your community's most valuable assets. You may not be able to prevent a natural or human-caused disaster from occurring, but you can take action to avoid the most devastating damage that your business may face.

Once you have created your business continuity plan, and completed your property protection checklist, be sure to maintain them so all information is current. Keep employees updated on their responsibilities and test the business continuity plan periodically.

If you are a policyholder of one of IBHS' member companies, you may be able to access ***Open for Business***[sm] in an interactive, web-based format. Go to www.ibhs.org to see if your insurer is a member of IBHS.

IBHS Member Companies

The members of IBHS are committed to making homes and businesses safer from the negative impact of natural disasters. We invite all U.S. insurers and all reinsurers of U.S. risks to become members. We invite all others who support our mission to become associate members.

This list is current as of January 1, 2005

AAA Mid-Atlantic
Acadia Insurance Company
Ace Tempest Reinsurance Company Ltd.
Alfa Insurance Group
Allmerica Financial Property and Casualty Companies
American Agricultural Insurance Company
American Family Insurance
American Modern Insurance Group, Inc.
American National Property and Casualty Group
American Re-Insurance Company
American Reliable Insurance Company
Amica Mutual Insurance Company
Andover Companies, The
Aon Re Inc.
Arch Re
Armed Forces Insurance Exchange
Auto Club Insurance Association
Auto Club of Missouri Group
Auto Club South Insurance Company
Auto-Owners Insurance Group
Baldwin Mutual Insurance Company
Bankers Insurance Group
Barnstable Group
Benfield, Incorporated
Berkley Mid-Atlantic Group
Brethren Mutual Insurance Company, The
Bunker Hill Insurance Company
Cabrillo General Insurance Agency, Inc.
California State Automobile Association
Citizens Property Insurance Corporation
Co-Operative Insurance
Colorado Farm Bureau Mutual
Columbia Insurance Group
Continental Western Insurance Company
COUNTRY Insurance & Financial Services
EMC Insurance Companies
Farm Bureau Group of Iowa
Farm Bureau Town and Country Ins. Co. of MO
Farmers Alliance Companies
Farmers Insurance Group
Farmers Mutual Insurance Company
Farmland Mutual/Nationwide Agribusiness
Fidelity National
Fireman's Fund Insurance Companies
First Floridian Auto and Home Insurance Company
Florida Select Insurance Holdings, Inc.
FM Global
Frankenmuth Financial Group
Franklin Homeowners Assurance Company
General Reinsurance Corporation
GeoVera Insurance Company
Glencoe Insurance Ltd.
GMAC Insurance Group
Grange Insurance
Grange Insurance Association
Greater New York Group
Hawaiian Insurance and Guaranty Company, Ltd.
High Point Preferred Insurance Company
Hingham Mutual Fire Insurance Company
Holyoke Mutual Insurance Company
Home Mutual Fire Insurance Company
Homesite Group
IMT Insurance Company (Mutual)
Indiana Lumbermens Mutual Insurance Company
Interinsurance Exchange of The Automobile Club
International Catastrophe Insurance Managers
IPC Re Ltd.
Island Insurance
Kemper Auto and Home, A Unitrin Company
Lantana Insurance Ltd.
Liberty Mutual Insurance Company
Louisiana Farm Bureau Mutual Insurance Company
Main Street America Group
Maine Mutual Group
Merastar Insurance Company
MetLife Auto & Home Group
Michigan Farm Bureau Group
Middlesex Mutual Insurance Company
Millers Capital Insurance Company
Montpelier Re
Motor Club Insurance Association of Nebraska
Motor Club of Iowa
Mutual Assurance Society of Virginia
Mutual of Enumclaw Insurance Company
Mutual Reinsurance Bureau
Nationwide Insurance
New York Central Mutual Fire Insurance Company
Nodak Mutual Insurance Company
Norfolk & Dedham Group, The
North Carolina Farm Bureau Insurance Group
North Carolina Grange Mutual Ins. Co.
North Pointe Insurance Company
Northern Neck Insurance Company
Oklahoma Farm Bureau Group
OneBeacon Insurance
Oregon Mutual Insurance Company
Pacific Select Properties
Penn National Insurance
Pennsylvania Lumbermens Mutual Insurance Company
Phenix Mutual Fire Insurance Company
Philadelphia Contributionship Companies
Piedmont Mutual Insurance Company
Poe Financial Group
Premier Insurance Company of Massachusetts, The
Preserver Group, Inc.
Providence Mutual Group
Quincy Mutual Group
Renaissance Reinsurance Ltd.
Rockingham Group
Safety Insurance Company
Secura Insurance Companies
Selective Insurance Group
Service Insurance Company
Sompo Japan Insurance Company of America
South Carolina Farm Bureau Group
Southern Farm Bureau Property Insurance Company
Southern Mutual Church Insurance Company
State Farm Fire and Casualty Company
Stonington Insurance Company
Stonington Lloyds Insurance Company
Sunshine State Insurance Company
Swiss Re America
Texas Select Lloyds Insurance Company
Toa Reinsurance Company of America, The
Union Insurance Company
Union Mutual of Vermont Companies
Union Standard Insurance Company
United Farm Bureau of Indiana
Unitrin, Inc.
USAA
USF&G Specialty Insurance Company
Utica National Insurance Group
Vermont Mutual Group
Virginia Farm Bureau Insurance Services
Virginia Mutual Insurance Company
Voyageurs Insurance Company
West Bend Mutual Insurance Company
Western Iowa Mutual Insurance Association
XL Re Ltd.
Zephyr Insurance

*Open for Business*sm

Feedback

We'd like to know…

What do you think of ***Open for Business***sm? Please take a moment to answer these few questions and mail it to:

Institute for Business & Home Safety
4775 E. Fowler Ave.
Tampa, FL 33617

Or, you may fax the form to IBHS at (813) 286-9960.

If you go to http://ibhs.org/business_protection, you can download the form and fax or mail it to IBHS. In addition, you will find the entire ***Open for Business***sm document, the recovery forms, the Property Protection Checklist, further property protection guidance, and any updates or additions are on the site.

We appreciate your help and look forward to hearing from you.

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

How would you evaluate *Open for Business*sm in general?

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments: _____

_____

How would you evaluate the introductory material?

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments: _____

_____

How would you evaluate the Business Continuity Plan section?

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments: _____

_____

Were the instructions clear?

❏ Yes ❏ No

Comments/Suggestions: _____

_____

How would you evaluate the Property Protection Checklist?

Earthquake Risk Assessment:

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments/Suggestions: _____

_____

Earthquake Considerations:

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments/Suggestions: _____

_____

Hurricane/High Wind/Tornado/Hail Considerations:

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments/Suggestions: _____

_____

Flood Considerations:

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments/Suggestions: _____

_____

Wildfire Risk Assessment:

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments/Suggestions: _____

_____

Wildfire Considerations:

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments/Suggestions: _____

_____

Freezing Weather Considerations:

❏ Excellent ❏ Good ❏ Fair ❏ Poor ❏ No Opinion

Comments/Suggestions: _____

FOLD

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What items in *Open for Business*sm were most useful for you? How/Why?

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_____

Are there any items or topics you'd like to see added to the materials?

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Do you have any other suggestions for improvements?

_____

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STAMP

Institute for Business & Home Safety
4775 E. Fowler Avenue
Tampa, FL 33617

Please seal with tape. Thank You for your feedback!

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