

GET READY BUSINESS

A disaster could affect not only your residence, but your business. Are you ready? Eighty percent of businesses affected by a major incident close within 18 months, if they do not have a contingency plan in place. Here's a checklist to help you get started on your plan.

- Carefully assess the risks (e.g., flood, fire, tornado, etc.) for each specific business location and plan accordingly. Speak with your insurance agent to make sure you are properly covered for those risks.
- Identify operations critical to your company's survival and recovery.
- Determine which staff members, materials, procedures and equipment are necessary to keep the business operating and establish procedures for succession of management.
- Plan what you will do if your building, plant or store is not accessible.
- Your employees and co-workers are your business's most valuable assets and should be included at all levels in planning for and responding to a disaster.
- Maintain two-way communications with employees before, during and after a disaster; promote family and individual preparedness and support employee health after a disaster.
- Establish a means of contacting employees who have been displaced from their homes by the disaster. Also, be sure employees have an alternate method of contacting the business if it is forced from its normal location.
- Make an evacuation plan should a disaster require employees, customers and visitors to leave the workplace quickly.
- For situations where it is best to stay where you are, such as during a tornado or a chemical incident, plan for sheltering in place.
- Maintain a list of telephone and fax numbers of employees, customers, vendors, bankers, attorneys, insurance agents, professional recovery services, equipment rentals and emergency agencies.
- Prepare for extended utility interruptions during and after a disaster. Speak with service providers about potential alternatives and identify back-up options such as portable generators to power the vital aspects of your business in an emergency.