

Small Business Resilience Toolkit

A toolkit to help your Small Business
prepare for a disaster

FACEBOOK

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About

The Small Business Resilience Toolkit provides a framework for small businesses that may not have the time or resources to create an extensive plan to recover from business interruptions. This Toolkit is based on best practices and is designed to educate you on basic business resilience activities and approaches. These resources will guide your company toward addressing preparedness issues, while building the flexibility to handle potential business disruptions.

The Toolkit is designed to lead any business, even one with no disaster experience or knowledge, towards greater resiliency. This Toolkit includes basic tools focused on a business's ability to be informed and readily able to determine specific actions that will enhance its resiliency against disasters and potential interruptions.

This toolkit will help you

- Identify the business activities that are essential for continued operation during a disruption
- Plan for risks that affect your business
- Create an easy-to-use resiliency plan tailored to your business, giving you a plan in the event of a disaster

Purpose

About 99% of businesses in every U.S. community are small; small businesses employ over 50% of the private sector workforce. Globally, small businesses are vital for the communities in which they operate. Employees live in the community and so do the customers they serve. Unfortunately, all communities are susceptible to natural hazards, and businesses are vulnerable to human-caused disruptions. The majority of small-to-medium sized businesses are unprepared for disruptive events. Consequently, communities become vulnerable when their economic base is hit hard by disastrous events.

Research indicates that 40% of businesses never reopen after a disaster, and 25% of business that do reopen fail within a year. The Small Business Resilience Toolkit, and its Resiliency Framework, is designed to help you increase your ability to survive and even thrive after disasters such as a flood, earthquake, epidemic, power outage, etc.

Getting started

After a disaster, many owners of small-to-medium sized businesses learn one lesson the hard way: "I wish I had done something in advance to prepare." For them, they hadn't planned soon enough.

It is not too late for you and your business to take action. Read this Small Business Resilience Toolkit, pick one step, and then take action! Your business will be better prepared. You owe it to your business, your employees, your communities and yourself.

In the U.S.

NATURAL DISASTER IMPACT ON SMALL BUSINESS



THE AVERAGE DAILY LOSS OF A SMALL BUSINESS THAT CLOSES DUE TO DISASTER

\$3,000

Small Business

\$23,000

Medium-Sized Business

Why is this important?

SMALL BUSINESSES



In Summary

Developing a resilient business is about identifying what your business can't afford to lose and planning for how to prevent loss if a disaster occurs. While this may seem a daunting task, determining your business's resiliency strategy is more straightforward than you might think.

Every organization is unique, and there is no single approach to building resiliency. This Toolkit is designed with the small business in mind, and provides an accessible, action-oriented, easy-to-use framework to create a resiliency approach that can be tailored to meet the unique needs of your business.

Resiliency Framework

Guided Planning Approach

As you move through the framework you will be guided to complete forms and contact lists, and document critical resiliency data. At the completion of this Toolkit you will have the foundation of a Business Resiliency Plan and a better understanding of the regular activities that will continue to develop resilience within your business.

The framework consists of the following elements:

- I. Assess Your Business Resilience
- II. Know Your Risks
- III. Know Your Operations
- IV. Know Your Employees
- V. Know Your Key Customers, Suppliers and Vendors
- VI. Know Your Information Technology
- VII. Maintaining & Practicing Your Business Resilience

Assess your
business resiliency

Resiliency Self-Assessment

Complete these questions below to rate your resiliency

HAVE YOU?

Assembled a “team” of individuals in your business who know key operations and can provide important perspectives when planning for and responding to disasters?

Organized all your critical documents and information so they are protected and easily accessible when needed?

Made all important data or files accessible for decision-making if you were unable to access your facility (e.g., after an earthquake or fire)?

Documented and prioritized which business operations are critical so you know what to recover first, second, etc.?

Identified the possible hazards (natural and man-made) that could interrupt your business?

Developed business continuity or emergency procedures so you can continue to provide products or services after a disaster (e.g., inability to access the building, need a generator, etc.)?

Maintained current emergency contact information for employees, vendors, suppliers, customers, and other key contacts?

How ready is your business?

Assembled a “team” of individuals in your business who know key operations and can provide important perspectives when planning for and responding to disasters?

Assigned someone to lead business disaster planning efforts for your business?

Organized all your critical documents and information so they are protected and easily accessible when needed?

Made all important data or files accessible for decision-making if you were unable to access your facility (e.g., after an earthquake or fire)?

Documented and prioritized which business operations are critical so you know what to recover first, second, etc.?

Identified the possible hazards (natural and man-made) that could interrupt your business?

Developed business continuity or emergency procedures so you can continue to provide products or services after a disaster (e.g., inability to access the building, need a generator, etc.)?

Maintained current emergency contact information for employees, vendors, suppliers, customers, and other key contacts?

Scoring

Count the check marks and added up your score. Remember, a check mark equals 1 and a blank equals 0.

Score of 0-5: Uh Oh!

Your organization is at risk of interruption. The good news is you can start using the Small Business Resilience Toolkit to begin building resiliency.

Score of 6-12: Good job!

Your organization has taken the initial steps to be prepared. You are less at risk; however, there is an opportunity to improve your resiliency using the Small Business Resilience Toolkit resources.

Score of 13-15: Excellent work!

Your organization is better prepared than most. Use the Small Business Resilience Toolkit to address any gaps and continue building resiliency.

Know your risks

Knowing your risks will help you evaluate the extent of your business's vulnerability to disruptions. As a small business, you have limited time and resources, so it's important to prioritize your use of both. The first step is to identify the types of disasters to which your business is vulnerable.

Types of Disasters

Regardless of where a business is located, it is vulnerable to hazards and potential disasters. These disasters are divided into two types: natural or man-made. If a business is unprepared, these eventualities can interrupt operations and cause catastrophic losses and potential closure.

THE MOST COMMON DISASTERS FOR BUSINESSES

NATURAL DISASTER

Severe weather is the #1 natural disaster impacting businesses today. Mother Nature can be brutal on your employees, facilities and utilities that your business relies on.

MAN-MADE DISASTER

Man-made disasters can include data loss, hazardous material spills, fires, groundwater contamination, epidemic, transportation accidents, structure failures, and explosions.

Tool Instructions

Businesses should start their first step toward resilience by identifying their general potential disaster hazards, both natural and man-made.

On the next page, identify the hazards that may put your business at risk; fill in the blanks with any hazards that are not included.

My business hazards

List all hazards relevant to your businesses. Some events result in cascading issues (such as a storm causing power outage); select all relevant hazards, regardless of whether they are a cause or effect of another hazard. Use the blanks to create any others.

NATURAL

Fire

Earthquake

Tornado

Flood

Storm

Landslide

Hurricane/typhoon

MAN-MADE

Cyber attack

Accident

Theft/crime

Civil disorder

Data entry error

Hazardous material

Terrorism

Workplace violence

Vandalism/sabotage

Power outage

Epidemic

Internal & External Risks

Based on the overall hazards you've listed, look further for hazards that could disrupt a part or all of your operations. Identify those that are internal and external to your facility. Ask these questions: What is around me? What should I be concerned with that may interrupt my operations, cause losses, impact reputation or hurt someone? Here are examples you may find:

POTENTIAL INTERNAL RISKS

Utilities located in the basement

Computer data not backed up

Heavy or fragile items on high shelves or bookcases

Filing cabinets not bolted to floor, each other, or wall studs

Unbraced shelves located next to emergency exits

MAN-MADE

Located near a high-risk area that may experience a disaster (e.g., near a chemical plant)

Located near a water source, such as a river, water main, etc.

Brick elements in your building structure or facade

Located near a railroad, airport, and/or freeways

What are your critical business resources?

These are the resources that are critical for operations and, if taken away, would cause disruption and potentially catastrophic losses. To simplify identification of the critical resources, they have been condensed into six groups:

- I. People
- II. Facilities
- III. Operations (Key Business Functions & Processes)
- IV. Inventory and/or Specialized Equipment
- V. IT Resources
- VI. Key 3rd Parties, Vendors and Suppliers

Specifics of these resources will differ from one business to another, but these six critical groups exist in some form in all businesses.

Understanding what your critical resources are will assist you in identifying where your business is vulnerable to disruption. For example, if most of your revenue comes primarily from inventory, you should prioritize protecting the inventory from damage and losses in the event of a disaster such as earthquake, fire or flood.

Assess your business risk to different hazards

Now that you have an understanding of what natural and man-made disasters are relevant for you, let's assess where your business is most vulnerable to disruption. Rate the level of impact each hazard may have on each of your critical resources and total your scores. Based on your results, determine the priority of your resources, lowest to highest, to know which areas need to be addressed to reduce potential impacts and disruptions.

Levels of impact

Before you begin completing the risk assessment, here are the differences between the levels of impact.

THE LEVELS OF IMPACT ARE LISTED IN ORDER OF ESCALATION:



LOW

Impacts are minimal. Limited to no business disruptions or property damage. Example: Short-term power outage.



MEDIUM

A limited disruption that may affect operations without shutting them down. No or minor damage. Example: Small fire in a contained area (kitchen, storage area, etc.). Facility is evacuated and left with limited to no damage. Operations resume quickly.



HIGH

Temporary disruptions of operations or major damage to the facility. Impacts may be operation-wide. Example: Significant interior flooding occurs. Facility cannot be occupied for several days.



CATASTROPHIC

A disaster that affects the entire business operation, causes workplace disruptions and forces closure of facility(s). It can include complete destruction, multiple injuries or deaths, and a regional event that means limited or no outside resources available for some time. Typically in such events, this means no outside resources for at least 3 days. Example: Significant earthquake impacting your business operations and the community where you operate.

Instructions

The table to the right will help you determine and prioritize your business risks.

1. Read through the general types of hazard events listed in the left-hand column, and add your own in the blanks provided
2. Start with the first listed disaster event "Earthquake"
3. Rate each critical resource group to score how the hazard would likely impact your business
4. Complete the other rows then total your numbers for both columns and rows
5. As the last step, prioritize which areas should be addressed first, based on highest vulnerability, then assign each column with your priority number 1-6
6. Operations (key business functions & processes)
7. Inventory and/or specialized equipment
8. IT resources
9. Key 3rd parties, vendors and suppliers

Business Risk Assessment

THREATS

LIKELIHOOD

IMPACT (L,M,H)

ACTIONS

People Places Things

TO TAKE

EARTHQUAKE

FIRE

FLOOD

**UTILITY
OUTAGE**

IT FAILURE

**LOSS OF
VENDOR**

**LOSS OF
KEY STAFF**

EPIDEMIC

Know your operations

A business's ability to respond quickly to any type of disruption could make the difference between resilience and closure.

To determine the maximum amount of time your business can endure being closed after a disaster, you should identify your key business functions and processes, and decide how long you can go without being able to perform them.

What is a key business function?

Simply put, key business functions are high-level groupings of business processes and activities that are needed to run your business.

The following are common examples:

- **FINANCE**

Accounts Payable, Payroll, Tax, and Accounting

- **PRODUCTION**

The manufacturing of products or delivery of services

- **HUMAN RESOURCES**

Functions related to employees such as recruiting, benefits and performance management

- **SOURCING**

The end-to-end process of purchasing materials, components, supplies and services. This includes vendor and partnership management.

Instructions

Use the form to the right to identify what business functions are critical to your business's survival.

Consider the following:

- What is your main product or service?
- How do you produce this product or service?
- What are the things that are most likely to impact your ability to do business?
- If your business was impacted, who would you need to call? How would you reach them?
- What other business functions and processes do you perform to run your overall business?
- Which of these business functions and processes have legal, contractual, regulatory or financial responsibilities?
- Can the function be performed off-site or remotely? What equipment is needed?
- How much downtime can you tolerate for each business function or process?
- What are the consequences if the function or process cannot be performed?
- Can your business survive without a specific function?

Know your operations

Identify what business functions are critical to your business's survival. Duplicate the form for each business function.

Business Function

Employee in charge: _____

Priority:

Extremely High

High

Medium

Low

Impact of downtime:

None

Operational

Contractual

Regulatory

Legal

Who performs this function? _____

Employee(s): _____

Suppliers / Vendors: _____

Key contacts: _____

What is needed to perform the function? _____

Equipment: _____

IT applications: _____

Key contacts: _____

Facility(s): _____

Brief description of the function: _____

Describe any contingency plans or workarounds: _____

Notes: _____

Know your employees

Your employees are your business's most valuable resource. In the event an emergency impacts your business, can you accomplish some of the basic communication activities?

- Would you know how to reach your employees?
- Do you have current home and mobile phone numbers, home addresses, e-mail addresses and emergency contact information?
- Is your employees' contact information accessible outside your business location?

Remember

Up-to-date employee contact information will enable you to reach employees to determine their safety and whereabouts; inform them about the status of your operations; where, when, and if they should report; and what to do following a disaster.

Two-way communication with employees is critical before, during and after a disaster. Create an employee telephone calling tree, and know how to email and text your employees. Designate a telephone number where employees can leave messages.

Instructions

Use the Employee Contact Card form at the end of this section to record information about all employees, including the business owner, so that each person can be contacted in the event of an emergency. Duplicate the form for each employee.

Pro Tip: Contact Info Refresh

To maintain your communication readiness, have your employees review and update their contact information at least every six months.

Create a resilience team

1. Lead the development of your business resilience plan
2. Act as the leadership group during a disaster

The size of your business determines how many people should be on the team. For the smallest businesses, the owner might be enough. In larger organizations, a lead person from each department or work area should be identified.

Regardless of the size of your business, support from top leadership is essential in ensuring that resiliency planning is successful.

Instructions

The Resiliency Team will assign themselves specific roles in the event of a disaster, which could include:

- Coordinating a building evacuation
- Accounting for and communicating information to employees
- Shutting down utilities and safeguarding the business location or building
- Tracking disaster-related costs
- Putting the emergency communications plan into effect
- Retrieving emergency kit(s)

Pro Tip: Planning Your Team

Depending on the size of your business, your planning team might consist of you and a few critical partners such as someone who provides you with computer/technical or bookkeeping support, and possibly your landlord if you're leasing physical space.

Larger organizations should designate a key employee from each department such as sales, operations, and customer service.

Crisis Communication Plan

Develop a contact list

You need to be able to communicate effectively before, during and after a disaster. Your resiliency plan should include both internal and external communications.

You will need to communicate with key groups such as:

- Employees and their families
- Customers or clients
- 3rd parties, vendors, suppliers and partners
- The media
- Your insurance provider(s)

Ensure your contact list includes both primary and alternate phone numbers for each contact type. Keep copies of your contact list at your facility, in your emergency go-bag and at home.

Pro Tip: Back-Up Storage

Store a back-up copy in a cloud-based file hosting service and regularly update your contact list.

Communications Planning Recommendations

A strong communications plan includes:

- Names, roles and contact information of your Resiliency Team members.
- Current (and regularly updated) contact info for all employees, and a point of contact for employees to reach out to.
- A current master list of contacts in other key groups, including vendors, key customers and utility providers (including electricity and water).
- A virtual meeting place – you should have a conference bridge or other method for the Resiliency Team to meet in the event a disaster occurs during non-business hours or when members are away from the office.

Pro Tip: Emergency Contact Cards

Make a miniature laminated emergency contact card and keep it in your wallet. Include contact information for:

- Primary and alternate phone numbers for key employees and suppliers
- Local police and fire
- Utility providers (electric, natural gas, water)

Employee Emergency Contact Card

Use this form to record current information about all employees, including the business owner, so each person can be contacted in the event of an emergency. Duplicate the form for each employee.

Please fill out

Contact Point:

General Employee

Resiliency Team
Member

Alternate Resiliency
Team Member

Employee Name: _____

Position Title: _____

Home Address: _____

City, State, ZIP: _____

Office Phone: _____

Mobile Phone: _____ Home Phone: _____

Office e-mail: _____

Home e-mail: _____

Local Emergency Contact

Full Name: _____

Relationship: _____

Mobile Phone: _____ Home Phone: _____

E-mail: _____

Out-of-State Emergency Contact

Full Name/Relationship: _____

Mobile Phone: _____ Home Phone: _____

E-mail: _____

Know your key customers,
suppliers & vendors

Resilience planning is about being prepared to manage any disruption to ensure the continuation of services to your customers. Your customers need to know that you can maintain “business as usual” even if others around you are challenged by a disaster. They will want to know that you are still in business, or how soon you will be back, and how the disruption will affect their operations. Maintaining up-to-date contact information for your key customers, contacts, suppliers, and vendors is critical.

The ability to resume your business operations relies on the capability of your suppliers and vendors to deliver what you need on time. Here are some tips to consider:

- Be sure your suppliers and vendors are not all in the same geographic location as you.
- Have alternate or backup suppliers and shippers in place.
- Request copies of your suppliers' business continuity plans.
- Be ready to communicate with your customers, suppliers and vendors by establishing a notification list and procedures.

Next steps

Next, record information about your current suppliers, those you could use as an alternate choice, and your key customers and contacts.

Key contacts are those you depend on for the successful operation of your business, such as:

- Accountant
- Bank
- Billing/invoicing service
- Building – Manager/owner & Security
- Insurance agent/broker
- Insurance company
- Internet service provider
- Payroll provider
- Public works department
- Supplier/vendor of raw goods or services
- Telephone company
- Utilities

Customers, Suppliers & Vendors Contact Cards

Use this form to record information about your current suppliers, those you could use as an alternate choice and your key customers and contacts. Duplicate the form for each contact.

Please fill out

Contact Type:

Current Supplier
/ Vendor

Back-up Supplier
/ Vendor

Key Customer
/ Contact

Company / Individual Name: _____

Account Number: _____

Materials / Services Provided: _____

City, State, ZIP: _____

Office Phone: _____

Website: _____

COMPANY REPRESENTATIVE (PRIMARY)

Primary Contact: _____

Title: _____

Office Phone: _____ Mobile Phone: _____

E-mail: _____

COMPANY REPRESENTATIVE (ALTERNATE)

Alternate Contact: _____

Title: _____

Mobile Phone: _____ Home Phone: _____

E-mail: _____

**Know your information
technology**

IT Resiliency Planning

IT Resiliency is your ability to prepare your business for an extended outage of critical systems, software or apps and to restore services as widely and as quickly as possible.

You should identify and consider the following:

1. Identify the IT systems (software, applications, etc.) and applications your business relies on
2. Document the steps to take in the event of an extended IT outage
3. Ensure your data is backed up (frequently and completely)
4. Document any procedures (such as manual workarounds) that would be implemented in the event of an extended outage

Pro Tip: Plan & Practice

Train and practice your procedures (such as manual workarounds) so that these procedures are established and are performed with confidence when they are needed during a disaster.

Back Up Your Data

Backing up your data is essential. You should also understand the basics of retrieving and restoring it, what that process entails, what data can be restored and how long it will take.

Consider the following when planning for data backup:

- Be sure your data backup provider explains and demonstrates how its recovery process works.
- Make sure your data is backing up with the frequency and completeness that you expect, and the backups are tested from different locations.
- Have more than one person who understands where and how to access your backup data.

UNDERSTAND
RECOVERY
PROCESS

ESTABLISH
BACK UP
FREQUENCY

TEST WITH
MULTIPLE
LOCATIONS

DESIGNATE
MULTIPLE
INDIVIDUALS

IT Services Log

Use this form to list the computer equipment, hardware, software, vital records and back up processes that you will need to fulfill your critical business functions. Duplicate the form for each item or record.

Please fill out

Technology Type:

Item: _____

Title and Version/Model Number: _____

Serial Number: _____

Registered User Name: _____

Purchase/Lease Price: _____

Purchase/Lease Date: _____

Quantity (Equipment) or Number of Licenses (Software): _____

License Numbers: _____

Technical Support Number: _____

Primary Supplier/Vendor: _____

Alternate Supplier/Vendor: _____

**Maintain & test
your resilience**

You should identify & consider the following:

Training your employees on your plan and keeping it up to date creates lasting value. A resiliency plan should be a “living document” that changes as your business does. If the contact list you created is out of date when disaster strikes, it will lose value when responding to an emergency.

TRAIN EMPLOYEES ON PLAN

UPDATE PLAN AS NEEDED & RE-TRAIN

UPDATE CONTACT LIST WITH ANY CHANGES

**SEND UPDATED CONTACT LISTS
TO EMPLOYEES**

MAINTAIN & REPEAT

Maintain & test your resilience

Test your plan

Test your resiliency plan to make sure it works as anticipated. Your plan should be tested at least once a year; as your plan is tested, incorporate lessons learned to improve your plan over time. It's important to test all critical functions, particularly those that would be most vulnerable during a disaster.

Types of tests you may consider

TABLETOP EXERCISES

A simple tabletop exercise can help you analyze the effectiveness of your business continuity plan in an informal, stress-free environment. This approach is cost-effective and focuses on your people and the tasks they will perform in a recovery. During a tabletop exercise, you will walk your team through various scenarios asking "what if" questions. This type of test will help you uncover holes to refine and improve your plan. It will also help you build confidence in your plan and improve disaster readiness.

DRILLS

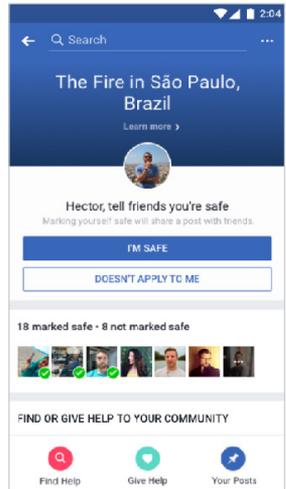
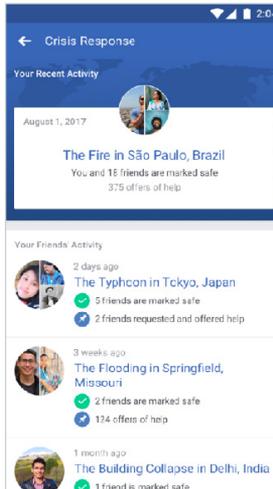
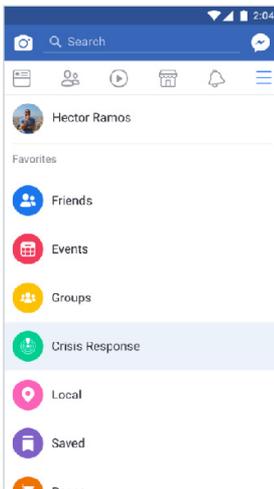
After conducting a few tabletop exercises, you might consider running a drill. A drill is a way to test specific parts of your plan. For example, a fire drill can be set up to evaluate how quickly you and your employees are able to exit your building and to make sure everyone is aware of the designated emergency assembly location in the event of a building evacuation.

Facebook's Crisis Response Feature

& Additional Resiliency Resources

Crisis Response Tools on Facebook

Crisis Response is a Facebook tool where people can find information about recent crises and access Facebook's Crisis Response features (including Safety Check, Community Help and Fundraisers to support crisis recovery) all in one place.



Safety Check

A fast and easy way to let your family and friends know you're safe. Safety Check helps to quickly determine whether or not people in the affected geographical area are safe and identify those who require assistance.

Links to Articles, Photos & Videos

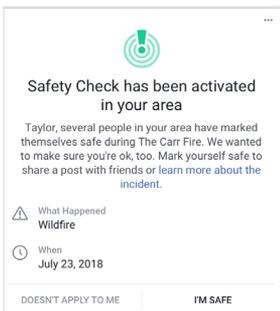
Crisis-related content from public posts are made available in one place to help people learn more about a crisis.

Community Help

People can ask for and give help to communities affected by the crisis.

Fundraisers

Facebook provides people a platform to create fundraisers and donate to support those affected by the crisis and nonprofit organizations helping with relief efforts.



A screenshot of a Safety Check notification. At the top, a green icon with a white exclamation mark inside a circle indicates an alert. Below it, the text reads: "Safety Check has been activated in your area". A paragraph follows: "Taylor, several people in your area have marked themselves safe during The Carr Fire. We wanted to make sure you're ok, too. Mark yourself safe to share a post with friends or learn more about the incident." Below this, there are two sections: "What Happened Wildfire" and "When July 23, 2018". At the bottom, there are two buttons: "DONT APPLY TO ME" and "I'M SAFE".



A screenshot of a Facebook post from CNN. The post is titled "How you can help victims of California's Carr Fire" and is dated "Thursday at 2:04 PM". It features a photograph of a destroyed area with charred remains and a "CARR FIRE" sign. Below the photo, the text says "Aid victims of the California Carr Fire". There are 2 comments from "Aubrey Bach and 23 others". At the bottom, there are buttons for "Like", "Comment", and "Share".



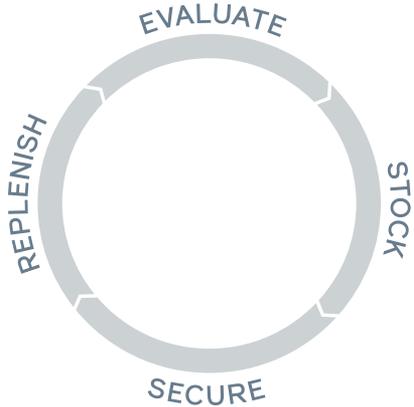
A screenshot of a Facebook fundraiser post. The title is "Donate" with a total amount of "\$345,398 raised". The post features a purple bird icon holding a yellow heart and a stack of gold coins. Below the icon, the text reads: "Your donation will help fund local relief efforts." It also states: "GlobalGiving is raising money on Facebook to help people affected by The Flooding in Southern Dominican Republic." There are two buttons: "LEARN MORE" and "DONATE". At the bottom, it shows a profile picture and the text: "Doreen Allen, Tiffany Yen and 1,485 others have donated".

Prepare a business emergency kit

Make sure your business has an updated and well-stocked emergency kit with everything you and your employees may need in the event you're asked to evacuate or required to shelter in place. You want to ensure self-reliance until help arrives. Use the checklist to begin creating your business emergency kit.

Pro Tip: Emergency Kit Planning

Consider your business's unique environment and needs as you create your kit. Items that may be relevant during a disaster differ depending on the environment your business operates in.



Your Checklist

The Small Business Emergency Kit checklist includes the basics for an emergency kit, but is not an exhaustive list. Remember to consider the specific needs of your business and employees when creating your kit.

Small business emergency kit

Copies of important records and documents (don't forget your Resiliency Plan!)

Basic office supplies, such as pens, notepads, stapler (and staples!)

Details on critical software (access codes, passwords, etc.)

First aid kit

Mobile chargers – Consider a solar charger for laptops and mobile phones

Spare set of keys

Food and water for employees for at least 72 hours

Flashlights and extra batteries

Consider insurance coverage

The importance of insurance coverage

Insurance is a critical risk management tool for all businesses. Insurance can reduce the financial impact of accidents, fires, & other business disruptions. Insurance protects businesses from events outside of their control & improves their chances of survival.

TWO KINDS OF INSURANCE SHOULD BE CONSIDERED TO PREPARE FOR A DISASTER:

1. Property insurance secures the value of your business assets, including buildings, computers, equipment, furnishings, etc.
2. Business interruption coverage reimburses you for income lost during an involuntary shutdown.

INSURANCE CONSIDERATIONS TO KEEP YOUR BUSINESS RUNNING SMOOTHLY:

- Review your coverage and design an insurance program that fits your business and risks.
- Speak to an insurance professional to understand different types of available coverage.
- Keep in mind that your policies may not need to cover every aspect of the business, but only those most critical elements that are required to remain operational.
- When a disaster occurs, file a claim as soon as possible; plan ahead with the items the insurance company may require so you don't miss an important step in the process.
- Periodically take pre-disaster photos of your business and equipment; after an event occurs, document damage with photos or videos for the claim.

Additional resiliency resources

Resiliency resources for business

- 1. FEMA's Business Continuity Planning Suite**
<https://www.ready.gov/business-continuity-planning-suite>
- 2. The Voluntary Private Sector Preparedness Program – PS-Prep™ & Small Business Preparedness**
<https://www.fema.gov/voluntary-private-sector-preparedness-program-ps-preptm-small-business-preparedness>
- 3. American Red Cross Ready Rating – SMB Prepared Playbook**
<https://www.readyrating.org/lobby/ResourceCenter/agentType/View/ResourceID/45/SMB-Prepared-Playbook>
- 4. Business Preparedness Plan – Ready.gov**
<https://www.ready.gov/business>
- 5. Interim Guidance for Businesses & Employers to Plan & Respond to Coronavirus Disease 2019**
<https://www.cdc.gov/coronavirus/2019-ncov/specific-groups/guidance-business-response.html>

Community engagement

It is important to connect with neighboring businesses and your local government agencies to create a resiliency network before a disaster.

Remember

1. Reach out to your local (city or county) Emergency Services department; governments at all levels, utilities, and non-profits such as the Red Cross are actively involved in planning for community-wide resiliency in the event of a large-scale disaster.
2. Ask your local government for your community's disaster response plans.
3. Ask what opportunities there are for businesses to provide input to the planning process.

Resiliency checklist

Is your business resilient?

Disasters can happen anytime, anywhere. A disaster may disrupt your business for an unknown period of time. It is important to prepare your business operations and employees prior to a crisis so that you can minimize operational downtime and get back to serving your customers.

The Small Business Resiliency Checklist is the first step in the business continuity planning process. The checklist is not an exhaustive list; it is a simple tool that can be used to ensure that the basic planning process has been initiated.

Small business resiliency checklist

Assemble a team of employees who represent the critical aspects of the business and are responsible for preparing for and responding to business disruptions.

Organize all your critical documents and information so they are easily accessible when needed most.

Identify and prioritize which business operations are critical so you know what to recover first, second, etc.

Identify the possible risks (natural and man-made) which could interrupt your business.

Develop continuity or emergency procedures so you can continue to provide products or services after a disaster (e.g., if the building is inaccessible, needs a generator, etc.).

Make all important data or files accessible for decision-making if you were unable to access your facility (e.g., after a fire).

Maintain updated emergency contact information for employees, vendors, suppliers, customers, and other key contacts.

Maintain emergency supplies for your business to address immediate needs, such as if employees are unable to go home.

Resiliency quick action checklist

Before the disaster

The following activities should be completed prior to a business disruption:

Stay informed about potential disasters in your area

Assemble a team of employees who represent the critical aspects of the business and are responsible for preparing for and responding to business disruptions

Organize all your critical documents and information so they are readily accessible when needed most

Identify the possible impacts of downtime of critical resources (people, facilities, key 3rd parties, etc.) that could interrupt your business

Develop continuity or emergency procedures so you can continue to provide products or services after a disaster (e.g. if the building is inaccessible, needs a generator, etc.)

Make accessible all important data or files for decision-making if you were unable to access your facility (e.g. after a fire)

Maintain updated emergency contact information for employees, vendors, suppliers, customers & other key contacts

Maintain emergency supplies for your business to address immediate needs such as if employees are unable to go home

Resiliency quick action checklist

After the disaster

The following activities should be completed immediately following a business disruption:

Ensure employees are safe; determine how to manage the ongoing safety of employees

Notify management team of the incident

Convene the management team—either at a rally point or virtually over a phone call

Determine incident response priorities and the need to engage 3rd parties or other organizations to respond to the disruption

Communicate guidance and priorities to employees

Conduct an initial assessment to determine severity of impact to employees, operations and distributors

Notify insurers and other relevant parties (e.g. legal counsel, partners, etc.)

Gather information: document everything related to the incident; take photos; preserve any evidence

Control information: Prepare a summary report of the incident; assign a single individual to manage the dissemination of information

Consider impact to business and distributor operations; determine an action plan to mitigate any significant disruptions

