

# Prepare Custer County

A Resource Book  
for Businesses



**Emergency Preparedness and Response (EPR)**



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*Emergencies, whether man-made or natural, often occur without warning. While officials are responding to the larger event they may not be able to respond to business needs. The key to managing your business in an emergency is to have a plan and prepare your company and employees for emergencies. Use this Resource Guide to help prepare your business for whatever may come your way.*

*This Resource Guide is provided by Custer County Public Health Emergency Preparedness and Response, and Emergency Services. Information contained within was adapted from materials from the Federal Emergency Management Agency (FEMA) and the Small Business Association (SBA).*

## Importance of Being Prepared

A health emergency would affect every aspect of society, so everyone must begin to prepare. Federal, state, and local governments are developing, improving, and testing their plans for emergency situations. It is important for businesses to develop their own preparedness programs. Consider the following:

- Customers expect delivery of products or services on time. If there is a significant delay, customers may go to a competitor.
- Larger businesses are asking their suppliers about preparedness. They want to be sure that their supply chain is not interrupted. Failure to implement a preparedness program risks losing business to competitors who can demonstrate they have a plan.
- Insurance is only a partial solution. It does not cover all losses and it will not replace customers.
- Many disasters — natural or man-made — may overwhelm the resources of even the

An Ad Council survey reported that nearly two-thirds (62%) of respondents said they do not have an emergency plan in place for their business.

Up to 40% of businesses affected by a natural or human-caused disaster never reopen. (Source: Insurance Information Institute)

largest public agencies. Or they may not be able to reach every facility in time.

News travels fast and perceptions often differ from reality. Businesses need to reach out to customers and other stakeholders quickly.

have time to search for and purchase supplies. If you gather supplies and make plans in advance, your business can endure the effects of a disaster more effectively.

- Once disaster hits, you will not

Local, state, and federal governments will provide up to date information and guidance to the public if an emergency situation unfolds. For reliable and timely information on any health alerts in Custer County, visit the Custer County Health Department's website at [oem.custercountygov.com](http://oem.custercountygov.com).

Custer County, Emergency Services, local first responders, and community volunteers actively participate in regular training and exercises designed to ensure that the response is unified among all agencies.

Preparing your business will help bring peace of mind and confidence to deal with an emergency.

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## Challenges and Considerations

As your business plans for an emergency, think about the challenges it may face, particularly if the emergency is severe. The following are some considerations:

- Essential services your business depends on may be disrupted
- Transportation and delivery services may not be running
- Normal communication systems may be down
- Power could be out for an extended period of time
- Stores (grocery, office supply, and home improvement supply) may run out of goods quickly, and may not re-stock soon
- Fuel shortages may occur, and roadways could be closed
- ATM machines could be out of service
- Employee absenteeism may be high, due to family illness, day care or school closures, road closures, or other issues
- Employee productivity could decrease, due to absences or stressors
- Business may be altogether interrupted

# Preparedness Planning for Your Business

Businesses can do a lot to prepare for the impact of the many hazards they face, including natural hazards like floods, wildfires, tornadoes, earthquakes and widespread serious illness, such as the H1N1 flu virus pandemic. Human-caused hazards include accidents, acts of violence by people and acts of terrorism. It is important for business owners and other stakeholders to plan for the smaller (but more common) emergencies, such as the flooding of computer systems, or a loss of power in a main facility. These minor emergencies can still have a great impact on business, but are often overlooked when making disaster plans.

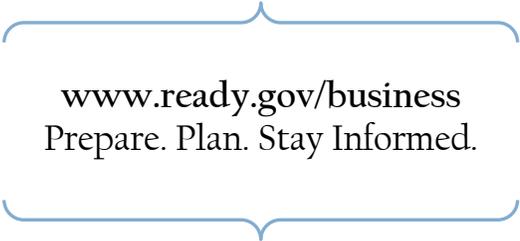
Ready Business, an online guide provided by FEMA, assists businesses in developing a preparedness program by providing tools to create a plan that addresses the impact of many dangers. These tools utilize an “all hazards approach” and follow the program elements within National Fire Protection Association 1600, Standard on Disaster/Emergency Management and Business Continuity Programs. NFPA 1600 is an American National Standard and has been adopted by the U.S. Department of Homeland Security. For more details on Ready Business, visit [www.ready.gov/business](http://www.ready.gov/business). (Copies of all worksheets mentioned below are provided in the appendix of this book.)

The five steps in developing a preparedness program are:

1. **Program Management**
  - Organize, develop and administer your preparedness program
  - Identify regulations that establish minimum requirements for your program
2. **Planning**
  - Gather information about hazards and assess risks
  - Conduct a Business Impact Analysis (BIA) worksheet
  - Examine ways to prevent hazards and reduce risks
3. **Implementation**

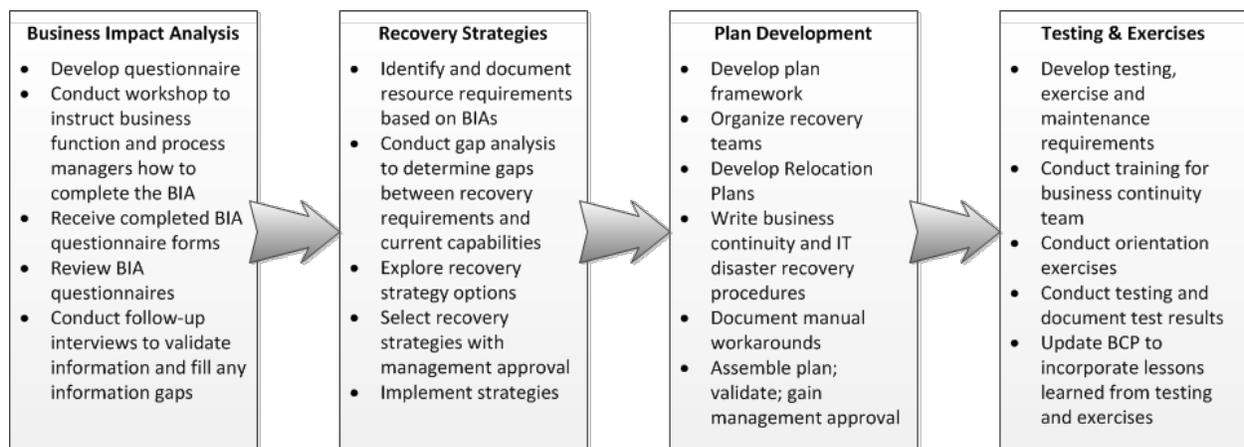
Write a preparedness plan addressing:

  - Resource management
  - Emergency response
  - Crisis communications
  - Business continuity
  - Information technology
  - Employee assistance
  - Incident management
  - Training
4. **Testing and Exercises**
  - Test and evaluate your plan
  - Define different types of exercises
  - Learn how to conduct exercises
  - Use exercise results to evaluate the effectiveness of the plan
5. **Program Improvement**
  - Identify when the preparedness program needs to be reviewed
  - Discover methods to evaluate the preparedness program
  - Utilize the review to make necessary changes and plan improvements



[www.ready.gov/business](http://www.ready.gov/business)  
Prepare. Plan. Stay Informed.

# Business Continuity Plan



When business is disrupted, it can cost money. Lost revenues plus extra expenses means reduced profits. Insurance does not cover all costs and cannot replace customers that defect to the competition. Creating a business continuity plan can ensure that your business and employees are safe before, during and after a disaster. It will also allow your business to continue to run after an emergency. A business continuity plan to continue business is essential.

Development of a business continuity plan includes four steps:

- Complete the Business Impact Analysis worksheet to identify time-sensitive or critical business functions and processes and the resources that support them.
- Identify, document, and implement to recover critical business functions and processes.
- Organize a business continuity team and compile the Business Continuity Plan worksheet to manage a business disruption.
- Conduct training (see *Training Planning Fact Sheet*) for the business continuity team and testing and exercises (see *Testing & Exercises Planning Fact Sheet*) to evaluate recovery strategies and the plan.

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# Planning for Pandemic Influenza

## Intro: What is Pandemic Influenza?

A pandemic is a global disease outbreak. An influenza pandemic occurs when a new influenza virus emerges for which there is little or no immunity in the human population, begins to cause serious illness and then spreads easily person-to-person worldwide. The federal government, states, communities and industry are taking steps to prepare for and respond to an influenza pandemic.

A pandemic is likely to be a prolonged and widespread outbreak that could require temporary changes in many areas of society, such as schools, work, transportation and other public services. In the event of pandemic influenza, businesses will play a key role in protecting employees' health and safety as well as limiting the negative impact to the economy and society. Planning for pandemic influenza is critical. Plans for the economic implications of increased absenteeism and reduced consumer participation must be developed now in preparation for possible pandemic influenza. This becomes even more important because a pandemic influenza threat would be long term, spanning several months to a year. An informed and prepared public can take appropriate actions to decrease their risk during a pandemic.

## Differences between Traditional Continuity Planning and Continuity Planning for Pandemic Influenza

Pandemic Influenza demands a different set of Continuity planning considerations. Unlike traditional Continuity planning, Pandemic Influenza may be widely dispersed geographically and will potentially arrive in waves that could last several months at a time. Health officials may direct the public to shelter-in-place or evacuate in order to curtail the spread of the disease outbreak (e.g. social distancing). One major consideration is that physical structures may be fully intact during a Pandemic Influenza outbreak; however, employee attendance and normal business commerce may be down significantly. Organizations are encouraged to establish an annex to their existing Continuity plans for Pandemic Influenza. This annex should ensure that additional considerations are reviewed and adequately addressed. It may be appropriate to consider assigning disaster leadership roles to key employees within your business.

## Developing Your Continuity of Operations Plan for Pandemic Influenza

The Federal Emergency Management Agency (FEMA) has developed a *Pandemic Influenza Continuity of Operations Annex Template* to assist businesses with creating plans that are business-specific. This template can be accessed at [http://www.fema.gov/pdf/about/org/ncp/pandemic\\_influenza.pdf](http://www.fema.gov/pdf/about/org/ncp/pandemic_influenza.pdf).

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## Point of Dispensing (POD) Sites

If a health emergency such as a flu pandemic were to occur in Custer County, the Custer County Health Department would most likely open a number of Point of Dispensing (POD) sites. A POD is a large clinic operation used to dispense medication or prophylaxis to the community quickly and efficiently in a health crisis. PODs are large, well-known community facilities, such as school gymnasiums or community centers. Custer County has memorandum of understanding (MOU) with various facilities throughout the county to act as primary, secondary, or tertiary POD sites in the event of a health emergency.

If the situation warrants, the Strategic National Stockpile (SNS) would be sent from the CDC in order to supply the medications and medical supplies necessary. The SNS is a national repository of antibiotics, chemical antidotes, antitoxins, life-support medications, IV administration supplies, airway maintenance supplies, and medical/surgical items. The SNS supplements and re-supplies state and local public health agencies within 12 hours of federal deployment. In Colorado, the authority to request the SNS lies within the Governor's office.

Custer County's emergency plans dictate that volunteers from the Medical Reserve Corps (MRC) would staff POD sites. (For more information on MRC, please see page 12.) However, with the ever growing population in Custer County, assistance is needed to ensure every resident is taken care of.

### Businesses Can Help!

Your business can partner with Custer County Public Health EPR and become a **Closed POD site** if it meets certain criteria. A Closed POD site is not open to the public and is managed by your organization's staff. Your organization's Closed POD would distribute supplies and medication supplied by the Strategic National Stockpile (SNS) to employees and their families.

### Becoming a Closed POD

Choosing to become a Closed POD benefits both your community and your business.

- **Community Benefits:**
  - Helps achieve community dispensing goal more rapidly
  - Decreases the number of people attending community PODs
- **Business Benefits:**
  - Protects your employees and their families
  - Helps to ensure your organization's continuity of operations
  - Exhibits your commitment to our community
- **Minimum Requirements:**
  - Access to medical provider (e.g. nurse, EMT, physician)
  - Willingness of staff to manage Closed POD site operations

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## **Becoming a Close POD: What Custer County Public Health Will Do**

- Provide guidelines to ensure safe dispensing of medication
- Assist in development of organization's Closed POD plan
- Provide all medication and information sheets for dispensing
- Provide training support
- Provide tools, templates and ongoing technical assistance

## **Becoming a Close POD: Your Responsibilities**

- Your organization should designate a liaison to coordinate with public health officials
- Develop a Closed POD plan
- Determine dispensing location(s)
- Develop procedures
- Develop activation and recall procedures
- Security planning
- Receipt of medication
- Dispensing procedures
- Provide staffing
- Provide non medical supplies (tables, chairs, printers, pen, paper, etc.)
- Participate in training and exercise opportunities



## Open Point of Dispensing Enrollment Form

Our agency would like to participate in the Custer County Public Health EPR closed POD Program. As a Closed POD site, we will dispense medications provided by PDPHE to our employees, our employees' family members living in their home, and our clients (patients, residents, and consumers) during a public health emergency requiring the administration of medications to prevent illness. Please completely fill out this enrollment form and immediately return to Custer County Public Health EPR, 10 Hermit Lane Unit 5, Silver Cliff, CO or by email ([cindi.custercountygov.com](mailto:cindi.custercountygov.com)).

### Organization Information

Organization Name: \_\_\_\_\_

Organization Address: \_\_\_\_\_

Organization Main Telephone Number: \_\_\_\_\_

Is this number answered 24/7?      Yes \_\_\_\_\_      No \_\_\_\_\_

### Primary and Secondary Contact Person

#### Primary Organization Contact

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Email Address: \_\_\_\_\_ Fax: \_\_\_\_\_

Direct Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Is this person available 24/7?      Yes \_\_\_\_\_      No \_\_\_\_\_

#### Secondary Contact Person

Name: \_\_\_\_\_ Title: \_\_\_\_\_

Email Address: \_\_\_\_\_ Fax: \_\_\_\_\_

Office Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Is this person available 24/7?      Yes \_\_\_\_\_      No \_\_\_\_\_

Please note, if we are not able to reach a representative from your organization at one of the above contact numbers or email addresses, your request for medication may not be processed.

*Plan Now, Act Now, Be Prepared*  
**Custer County Public Health EPR**





## Custer County Medical Reserve Corps

### What is the Medical Reserve Corps?

The Custer County Medical Reserve Corps (MRC) is composed of a group of highly trained citizens dedicated to supporting the county during public health emergencies or natural disasters. The MRC was established after President Bush's 2002 State of the Union Address, in which he asked all Americans to volunteer in support of their country. It is a partner program of [Citizen Corps](#), a national network of volunteers dedicated to ensuring hometown security. Citizen Corps, along with AmeriCorps, Senior Corps, and the Peace Corps are part of the President's [USA Freedom Corps](#), which promotes volunteerism and service nationwide.

### The Custer County Plan

Custer County's goal is to prepare over 2000 medical and non-medical volunteers to respond. As you may recall, during Hurricane Katrina and September 11, 2001, literally thousands of Americans rushed to Louisiana and New York City to offer assistance to the victims of these two tragic events, but many were turned away because they had not been trained to respond in concert with emergency responders at the State, Local and Federal levels. The Medical Reserve Corps is the mechanism that we use to ensure that when large numbers of Americans are injured or exposed to illness, they can be treated or cared for expeditiously. Custer County provides all training and Response gear to all volunteers for free!

### How Can Businesses Help?

Your company or organization can encourage its employees and partners to become members of the Medical Reserve Corps so that they can support the community during a large scale disaster or event. It is highly likely that if a large scale catastrophic event occurred, your normal business operations would be temporarily halted or significantly reduced. We would ask employees to volunteer during their non-working hours so their involvement with MRC will not place constraints upon your business. The average volunteer gives 10 to 15 hours per year.

### How Do I Get Involved?

Register to become a volunteer at Custer County Public Health and ask for the MRC information packet. All volunteers are required to attend an Orientation and complete a background check to participate. Register now; your community needs you!

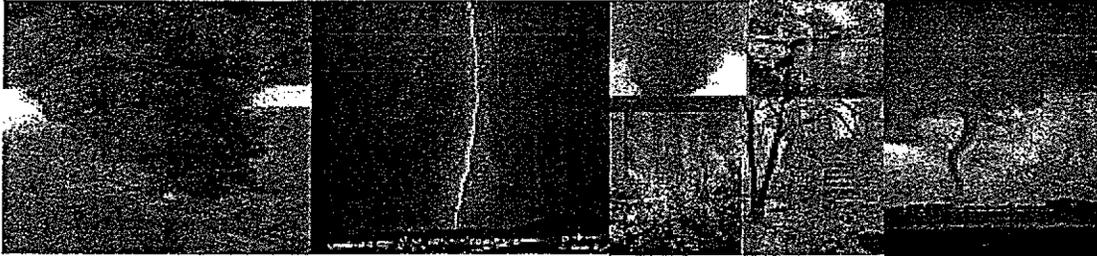
# Colorado Volunteer Mobilizer

(CVM)

For

Medical and Public Health Professionals

**Medical and Public Health Professionals are needed for Medical Reserve Corps and the Colorado Volunteer Mobilizer-Register Now!**



Colorado Department  
of Public Health  
and Environment

## What is the Colorado Volunteer Mobilizer (CVM)?

The CVM was created as a mechanism to organize and supply medical professionals as volunteers to assist local, regional and state first responders when medical resources are beyond capacity to respond to a natural or man made disaster.

The CVM is designed to be activated as needed for any disaster man made or natural. If hospital capacity were overwhelmed patient surge the system would be activated to assist.

## Volunteers needed include:

Physicians	Veterinarians	Radiology Technicians
Nurses	Behavioral Health Professionals	Environmental Health Specialists
Physician Assistants	Emergency Medical Technicians	Pharmacy Technicians
Pharmacists	Surgical Technologists	Licensed Practical Nurses
Dentists	Medical and Clinical Laboratory Technicians	Certified Nurse Assistants

We also encourage Medical and Public Health Professionals to consider forming or joining a Medical Reserve Corps (MRC) in your area. For more information on MRCs' please contact Koral O'Brien at 303-692-2782 or [koral.obrien@state.co.us](mailto:koral.obrien@state.co.us) or go to the national website: [www.medicalreservecorps.gov](http://www.medicalreservecorps.gov).

## Why does Colorado need such a system?

Immediately after the attacks on September 11, 2001, thousands of people spontaneously showed up at ground zero in New York City to volunteer their assistance. A large number of these volunteers arrived to provide medical assistance to the victims. In most cases authorities were unable to distinguish those that were qualified from those that were not qualified. With such a large unsolicited response there was no mechanism to organize and coordinate those volunteers.

Our goal is to have pre-identified and credentialed medical and public health professional to respond effectively to disasters in the state of Colorado.

## How do I register to be a volunteer?

Register at the following website: <https://covolunteers.state.co.us/>

Division of Emergency Preparedness and Response  
4300 Cherry Creek Drive South 80206  
Denver, Colorado 80246

Contacts: Koral O'Brien, MRC- Ph. 303-692-2782

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## Resources

- Federal Emergency Management Agency (FEMA): [FEMA.gov](http://FEMA.gov)
- FEMA's Ready program: [Ready.gov](http://Ready.gov)  
FEMA's Ready Business program: [Ready.gov/Business](http://Ready.gov/Business)
- FEMA's *Pandemic Influenza Continuity of Operations Annex Template*  
[http://www.fema.gov/pdf/about/org/ncp/pandemic\\_influenza.pdf](http://www.fema.gov/pdf/about/org/ncp/pandemic_influenza.pdf)
- U.S. Department of Health & Human Services (HHS): [HHS.gov](http://HHS.gov)
- HHS's site for flu information: [Flu.gov](http://Flu.gov)
- Small Business Administration (SBA): [SBA.gov](http://SBA.gov)
- Centers for Disease Control and Prevention: [CDC.gov](http://CDC.gov)
- CDC's site for the Strategic National Stockpile (SNS):  
[www.cdc.gov/phpr/stockpile/stockpile.htm](http://www.cdc.gov/phpr/stockpile/stockpile.htm)
- National Flood Insurance Program (NFIP): [www.FloodSmart.gov](http://www.FloodSmart.gov)
- National Incident Management System (NIMS) courses, offered by
- FEMA: <http://training.fema.gov/IS/NIMS.asp>

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# Appendix A: Business Impact Analysis (BIA) Worksheet (from ready.gov/business)



## Business Impact Analysis Worksheet

Department / Function / Process \_\_\_\_\_

### Operational & Financial Impacts

Timing / Duration	Operation Impacts	Financial Impact

**Timing:** Identify point in time when interruption would have greater impact (e.g., season, end of month/quarter, etc.)

**Duration:** Identify the duration of the interruption or point in time when the operational and/or financial impact(s) will occur.

- < 1 hour
- > 1 hr. < 8 hours
- > 8 hrs. < 24 hours
- > 24 hrs. < 72 hrs.
- > 72 hrs.
- > 1 week
- > 1 month

**Operational Impacts**

- Lost sales and income
- Negative cash flow resulting from delayed sales or income
- Increased expenses (e.g., overtime labor, outsourcing, expediting costs, etc.)
- Regulatory fines
- Contractual penalties or loss of contractual bonuses
- Customer dissatisfaction or defection
- Delay executing business plan or strategic initiative

**Considerations (customize for your business)**

**Operational Impacts**

**Financial Impact**  
Quantify operational impacts in financial terms.

[ready.gov/business](http://ready.gov/business)

## Appendix B: Business Continuity Plan Worksheet (from ready.gov/business)



### Business Continuity Plan

Company Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone \_\_\_\_\_

Last Revision Date \_\_\_\_\_

#### Program Administration

- Define the scope, objectives, and assumptions of the business continuity plan.

#### Business Continuity Organization

Define the roles and responsibilities for team members.

Identify the lines of authority, succession of management, and delegation of authority.

Address interaction with external organizations including contractors and vendors.

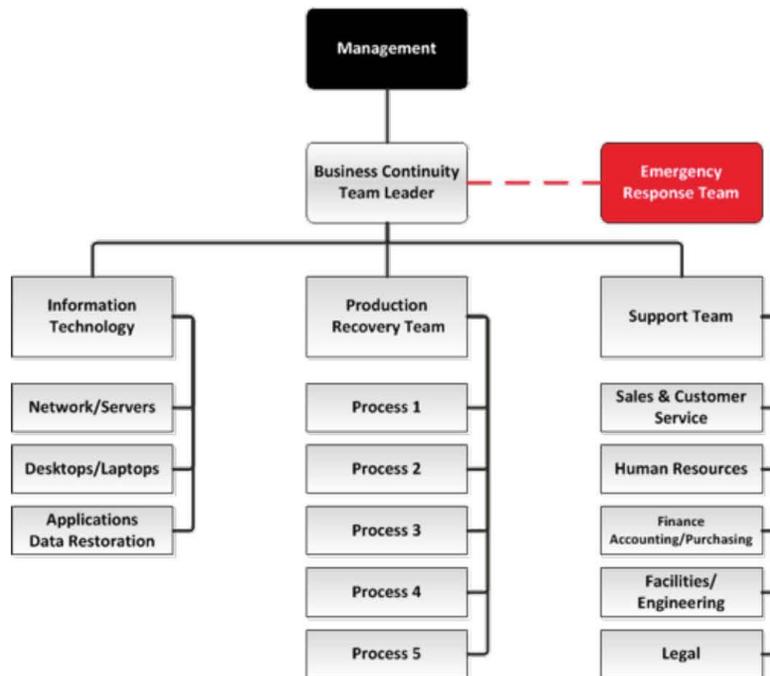


Figure 1. Example Business Continuity Team Organization Chart



**Manual Workarounds**

- Document all forms and resource requirements for all manual workarounds

**Incident Management**

Define procedures:

- Incident detection and reporting
- Alerting and notifications
- Business continuity plan activation
- Emergency operations center activation
- Damage assessment (coordination with emergency response plan) and situation analysis
- Development and approval of an incident action plan

**Training, Testing & Exercising**

- Training curriculum for business continuity team members
- Testing schedule, procedures, and forms for business recovery strategies and information technology recovery strategies
- Orientation, tabletop, and full-scale exercises

**Program Maintenance and Improvement**

- Schedule, triggers, and assignments for the periodic review of the business continuity and IT disaster recovery plan
- Details of corrective action program to address deficiencies

**Appendix**

**References to Related Policies & Procedures**

- Emergency Response Plan
- Information Technology Disaster Recovery Plan (if not included in the business continuity plan)
- Crisis Communications Plan
- Employee Assistance Plan



## Appendix C: Training planning fact sheet (from ready.gov/business)

If there is a fire in the building would employees know what to do? Are they familiar with the system that would alert them to evacuate, shelter or lockdown? Do they know who is in charge during an emergency? Do they know who is authorized to speak with the news media? Are employees familiar with their responsibilities for building and information security? Can they carry out their assigned responsibilities during an emergency or business disruption?

Training is essential to ensure that everyone knows what to do when there is an emergency, or disruption of business operations. Everyone needs training to become familiar with protective actions for life safety (e.g., evacuation, shelter, shelter-in-place and lockdown). Review protective actions for life safety and conduct evacuation drills (“fire drills”) as required by local regulations. Sheltering and lockdown drills should also be conducted. Employees should receive training to become familiar with safety, building security, information security and other loss prevention programs.

Members of emergency response, business continuity and crisis communications teams should be trained so they are familiar with their role and responsibilities as defined within the plans. Team leaders should receive a higher level of training, including Incident Command System (ICS) training, so they can lead their teams (see Resources section for more information on ICS training). Review applicable regulations to determine training requirements. Records documenting the scope of training, participants, instructor and duration should be maintained.

Who needs training?	What training should be provided?
All employees	<ul style="list-style-type: none"> <li>• Protective actions for life safety (evacuation, shelter, shelter-in-place, lockdown)</li> <li>• Safety, security, and loss prevention programs</li> </ul>
Emergency Response Team (evacuation, shelter, shelter-in-place)	<ul style="list-style-type: none"> <li>• Roles and responsibilities as defined in the plan</li> <li>• Training as required to comply with regulations or maintain certifications (if employees administer first aid, CPR or AED or use fire extinguishers or clean up spills of hazardous chemicals)</li> <li>• Additional training for leaders including incident management</li> </ul>
Business Continuity Team	<ul style="list-style-type: none"> <li>• Roles and responsibilities as defined in the plan</li> <li>• Additional training for leaders including incident management</li> </ul>
Crisis Communications Team	<ul style="list-style-type: none"> <li>• Roles and responsibilities as defined in the plan</li> <li>• Additional training for leaders including incident management</li> <li>• Training for spokespersons</li> </ul>

Drills and exercises should also be conducted to validate emergency response, business continuity and crisis communications plans and to evaluate the ability of personnel to carry out their assigned roles and responsibilities.

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## Appendix D: *Testing & Exercises* planning fact sheet (from [ready.gov/business](https://ready.gov/business))

You should conduct testing and exercises to evaluate the effectiveness of your preparedness program, make sure employees know what to do and find any missing parts. There are many benefits to testing and exercises:

- Train personnel; clarify roles and responsibilities
- Reinforce knowledge of procedures, facilities, systems and equipment
- Improve individual performance as well as organizational coordination and communications
- Evaluate policies, plans, procedures and the knowledge and skills of team members
- Reveal weaknesses and resource gaps
- Comply with local laws, codes and regulations
- Gain recognition for the emergency management and business continuity program

### Testing the Plan

You may find that there are parts of your preparedness program that will not work in practice. Consider a recovery strategy that requires relocating to another facility and configuring equipment at that facility. Can equipment at the alternate facility be configured in time to meet the planned recovery time objective? Can alarm systems be heard and understood throughout the building to warn all employees to take protective action? Can members of emergency response or business continuity teams be alerted to respond in the middle of the night? Testing is necessary to determine whether or not the various parts of the preparedness program will work.

### Exercises

When you think about exercises, physical fitness to improve strength, flexibility and overall health comes to mind. Exercising the preparedness program helps to improve the overall strength of the preparedness program and the ability of team members to perform their roles and to carry out their responsibilities. There are several different types of exercises that can help you to evaluate your program and its capability to protect your employees, facilities, business operations, and the environment:

- **Walkthroughs, workshops or orientation seminars** (basic training for team members, designed to familiarize team members with emergency response, business continuity and crisis communications plans)
- **Tabletop exercises** (cost-effective discussion-based sessions where team members meet to discuss their roles during an emergency and their responses to a particular emergency situation)
- **Functional exercises** (scenario-driven exercises designed to exercise specific team members, procedures, resources; e.g. communications, warning, notifications)
- **Full-scale exercises** (takes place on location using, as much as possible, the equipment and personnel that would be called upon in a real event)

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## Appendix E: Adapted Article from *Preparing for an Emergency Can Determine Your Success*

No one likes to think about the possibility of a disaster, and yet disasters do occur. Small business owners invest a tremendous amount of time, money and resources to make their ventures successful, yet, many owners fail to properly plan and prepare for emergency situations. While planning for emergencies can seem like a daunting task while also running your business, there are some things you can start right now to help you gain confidence in the process. Read about the topics below to learn more about what you can start working on today:

1. **Preparation for a Disaster**
2. **Creating a Disaster Plan**
3. **Making a Supply Kit**

### Preparation for a Disaster

Here are some suggestions you should follow if your business is at risk for specific disasters:

#### Wildfires

- Maintain a 30-foot "combustible-free" zone around your facility. Remove any trees and flammable material, such as brush. Keep grass mowed and irrigated
- Use flame-resistant building materials when building or renovating
- Keep the roof and gutters clear of debris
- Attach non-flammable, fine-gauge screening over all chimneys

#### Tornadoes

- Assign one person to monitor weather alerts
- Establish interior locations for employees to gather, preferably in the basement. Bathrooms, corners and short hallways are the safest places
- Remember, a "watch" means a tornado *could happen* and a "warning" means *you should take immediate cover*
- Keep surplus blankets in a shelter area
- Get a weather alert radio and monitor it

#### High Winds

- Have a method of notifying employees concerning work status *before* and *after* the storm hits
- Protect windows with storm shutters or install plywood over them. Put masking tape over the windows to reduce the risk of flying glass
- Evacuate vehicles in advance of the storm. Put them in a garage or keep them outside away from trees or other potential falling objects
- Bring outside signs, furniture and decorations inside
- Remove damaged or diseased limbs from nearby trees
- Unplug all equipment and turn off the gas, electricity and water

#### Flooding

- Check with your insurance agent on how to ensure adequate protection for your business. Most standard insurance policies do not cover flood damage and the resulting loss of income. The National Flood Insurance Program (NFIP) provides coverage to property owners. Go to the NFIP website ([www.floodsmart.gov](http://www.floodsmart.gov)) to understand your options.
- Use flood-resistant materials when building to reduce damage and ease clean up
- Check with local authorities to find out the 100-year flood level of your structure

- Consider working with a licensed contractor to raise the electrical and HVAC system above the 100-year flood mark
- Keep computers, electronics and important files raised off the floor
- Consider working with a licensed plumber to install a backflow valve to prevent sewage backup
- Move critical items above flood level during a flood watch

#### Earthquake

- Refer to your local building officials to ensure that your facility is up to code
- Use natural gas lines with flexible connections and automatic shut-off valves
- Use flexible water lines and/or couplings in toilets, sinks and sprinkler systems
- Secure equipment, including computers, to the floor or walls to prevent tipping
- Make sure anything with a drawer or door, like filing cabinets, has latches with a manual release

#### Property Fire

- Install and maintain smoke alarms and a sprinkler system
- Conduct fire drills regularly
- Reduce clutter--it can fuel a fire and block exits
- Take proper precautions regarding smoking and lit candles

### **Creating a Disaster Plan**

In order to protect the assets that are vital to running your business, you should create an all-hazards disaster plan, update it regularly, and keep a copy at an off-site location. Start your disaster plan by identifying what you need to do to protect the business in case of a natural or man-made disaster. Even if you don't own the building where you do business, take steps to protect your assets. When creating your plan, keep in mind the following:

#### Employees

- Designate a safe place as an internal shelter in case of an emergency
- Plan evacuation routes and procedures for employees and customers, and ensure that all employees have copies of the plan
- Establish a single spokesperson to speak to the media and the public
- Document each employee's function and emergency contact information
- Decide who is in charge when regular managers are unavailable
- Create a phone tree and designate individuals who will initiate the communication process
- Train your employees on the plan and review it with them regularly

#### Customers/Clients

- Identify the likelihood that customers will be present if a disaster strikes
- Keep a copy of your client records off-site in a secure location
- Prepare an alternate worksite so you can communicate with customers after a disaster

#### Suppliers

- Maintain a contact list of all your suppliers, and update it frequently
- Create a plan to keep your business going in case your supplier experiences a disaster
- Prepare a list of alternate suppliers

#### Equipment

- Maintain an inventory of all equipment used by your business

- Keep a maintenance schedule for all equipment, and be sure to include manufacturer and service contact information for each piece of equipment
- Determine what production machinery, computers and other essential equipment is needed to keep your business open. Store extra supplies off-site and make a plan for a temporary location if your company is forced to relocate after a disaster
- Be prepared for utility disruptions by having portable generator

#### Property

- Make sure your facility meets all local building and fire codes
- Know where utility shutoffs are located and how to operate them
- Post emergency numbers and procedures throughout your facility

#### Records

- Document all processes needed to run your business. This can vary from answering the phones and tracking finances, to distributing your product or service
- Develop a schedule for backing up all computer records
- Keep current copies of all paper and computer files off-site and accessible

#### Insurance

- Meet regularly with your insurance agent to ensure you have adequate coverage and know how to quickly file a claim. Insurance coverage can mean the difference between reopening after a disaster strikes or having to close your doors
- Consider a policy that will reimburse you for business disruptions in addition to physical losses

### **Make a Supply Kit**

A well-designed supply kit can be invaluable during a disaster. Make enough kits to cover the number of employees you have, or encourage your employees to help in the process. This list is not exhaustive, but will give you a good start. Encourage employees to personalize their kits with extra doses of medications they take, a change of clothes, cell phone chargers, extra cash and change, or other items they may need in an emergency.

- Bottled water (1 gallon per employee, per day is recommended)
- Non-perishable food items
- Manual can opener
- First aid kit
- Flashlight
- Battery-powered radio
- NOAA weather radio
- Batteries
- Dust/surgical mask to help filter air
- Hand sanitizer
- Tarps
- Cleaning supplies
- Gloves (rubber and leather)
- Plastic bags
- Camera (to document damage)
- Tool kit
- Duct tape
- Blankets

Source: Small Business Administration, <http://www.sba.gov/content/preparing-emergency-can-determine-your-success>



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**TAKE TIME TO PLAN!**  
**YOU'LL BE GLAD YOU DID!**



Information brought to you courtesy of  
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Emergency Preparedness and Response

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