

## The 4 Steps of Disaster Preparedness



# COVID-19 to Hurricanes: Here's How You Can Protect Your Business

2020 has been the year where every month can be a whole chapter in itself on how unprecedented events can disrupt businesses and industries. COVID-19 is likely to be here with us for a long time, and that is why businesses must prepare a little differently for other disasters that may affect our communities, either now or in the near future. It is difficult to think about right now, but other disasters, like hurricanes and wildfires, can still strike at any given time.

Knowing what can affect your community and planning what to do before, during, and after each event will help you stay safe, and strengthen your adaptability, so that you can bounce back quicker.

We have put together a disaster plan that you can use to help guide your decisions during unforeseen contingencies.

## Disaster Preparedness Plan for Small Businesses

1. [Identify Risk](#)
2. [Develop a plan.](#)
3. [Implement and train.](#)
4. [Be a Leader in Your Community](#)

## 1. Identify Risk

Start off by listing the possible threats to your business. A potential list could be:

- COVID-19
- Hurricanes
- Winter weather
- Tornadoes
- Wildfires
- Earthquakes
- Floods

If you operate at a single location, then things are relatively simpler. But if you have additional locations, then you need to think about where:

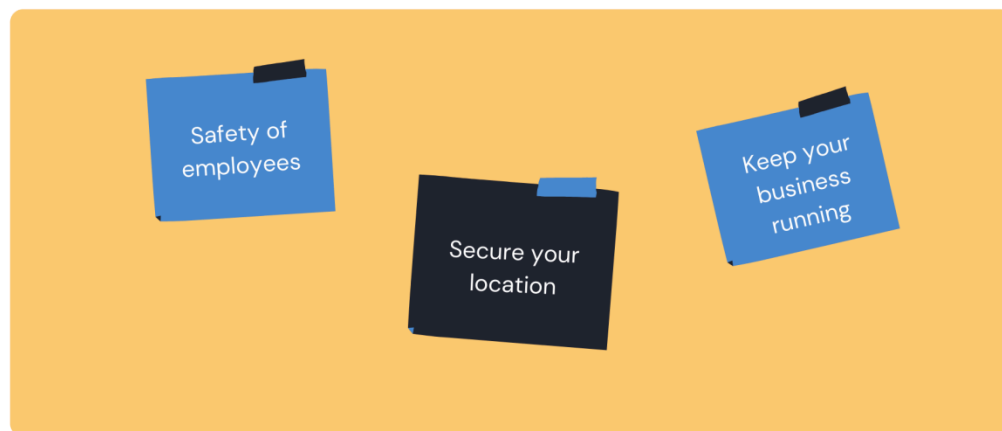
- servers are located
- goods are stored
- Areas where your employees commute from or work remotely.

If you have business insurance, make sure you're covered for disasters that could hurt you. Your agent will be able to tell you.

To get things going, you can use this [risk assessment table from FEMA](#). This will help you analyse hazards, opportunities for mitigation, their probability of occurrence and impacts with existing mitigation.

## 2. Develop a Plan

### **The 3 Goals of a Disaster Plan**



The goal of any disaster plan is to help ensure the well-being of your employees, the stability of your environment and, continuation of business operations. This can look like either a 100-page guide or you just a simple series of reference sheets. It all depends upon your needs.

Once you have decided upon your goals, make sure to include these elements in your plan:

- An evacuation policy, including maps and routes
- Who employees should contact, inside and outside the company, for additional information
- Who is required to stay on site to perform essential functions or shut down important systems
- Who is responsible for rescue and medical duties
- Employee emergency contact information
- Special instructions regarding hazardous materials and equipment

You also need to consider special circumstances that need more planning, like:

- An employee with mobility issues
- Equipment that need extra protection
- Chemicals that need storage

Here are some other resources to help you figure out your plan requirements:

U.S. Chamber of Commerce: [Small Business Disaster Preparation Quick Guide](#)

FEMA: [Disaster Plan Performance Objectives](#)

IRS: [Preparing for a Disaster](#)

### 3. Implement and train

Every employee in the organization has a role to play during an emergency – even if that role is just getting out of the building safely. Therefore your plan should specify which employees would be responsible for which roles.

We recommend that all businesses of all sizes should people assigned to teams for business continuity and crisis communications:

- The business continuity team will prepare the business for restart once it's safe to do so, work with the insurance companies to recoup losses caused by the disaster.
- The crisis communications team will be responsible for developing disaster communications and delivering them to the relevant people.

Here is a sample training program for you to consider:

WHO NEEDS TRAINING?	WHAT TRAINING SHOULD BE PROVIDED?
<i>All Employees</i>	<ul style="list-style-type: none"> <li>• How and when to evacuate the building</li> <li>• Where to go for information in case business systems are compromised</li> <li>• General information about safety during occurrence of disasters</li> </ul>
<i>Business Continuity Teams</i>	<ul style="list-style-type: none"> <li>• Roles and responsibilities defined in the plan, like updating asset lists, recording damages</li> <li>• Communicating with insurance companies</li> </ul>
<i>Crisis Communication Teams</i>	<ul style="list-style-type: none"> <li>• Developing various messaging for different situations</li> <li>• Training for spokespeople like PR.</li> </ul>

#### 4. Be a Leader in Your Community

Being proactive about your disaster preparedness plan encourages other business owners to make theirs. Promoting your plans can impact the community in the following ways:

- By showing employees – both current and prospective - that you take employee safety seriously
- Paves the way for better connections with potential customers and potential referrers.
- Feel-good stories about your steps to keep the community safe can generate positive social media attention.

#### The Final Word

At the end of the day, the businesses that succeed will be those that manage to retain connection with people at a time when we are all fearing, yet craving closeness. That makes it all the more important to understand where you are covered and where you aren't. While coronavirus is unprecedented, this isn't the first economic shock that small businesses have faced head-on and it won't be the last. From flooding, to cyber-attacks, there are so many events that can affect continuity.

Here are some more resources that you can use in your disaster management plans:

SBA – [Coronavirus \(COVID-19\): Small Business Guidance & Loan Resources](#)

FEMA – [Business Emergency Preparedness Social Media Toolkit](#)

FEMA – [Business Impact Analysis](#)

Having a plan and adjusting to the latest developments can help your small business to make it through this crisis. If our plan helped in guiding your disaster management decisions, or you have your own, let us know in the comments below!