

Ready Business Mentoring Guide

Working With Small Businesses to Prepare for Emergencies

USER EDITION



Homeland Security

www.ready.gov



Ready Business, an extension of the U.S. Department of Homeland Security's **Ready** campaign, helps owners and managers of small to medium-sized businesses prepare their employees, operations and assets in the event of an emergency. Launched September 2004, **Ready Business** is funded by Homeland Security's Office of Infrastructure Protection. This **Ready Business Mentoring Guide** was made possible with support from the Federal Emergency Management Agency (FEMA). For more information on individual and business preparedness visit www.ready.gov.

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READY BUSINESS MENTORING GUIDE — USER EDITION

Working With Small Businesses to Prepare for Emergencies

Introduction

Scenes of disaster replay on televisions across the country with numbing regularity: A hurricane blasts through Florida... fire sweeps through a small-town manufacturing plant... floods destroy a local business district... a winter storm causes widespread power failure in the Northeast.

Every year emergencies take their toll on business and industry in terms of lives and dollars. But something can be done. Businesses of all sizes can limit injury and damage and return more quickly to normal operations if they plan ahead. Preparedness works.



The **Ready Business Mentoring Guide: User Edition** is designed to help small business owners and managers take action to reduce the impact of natural or man-made disasters. The **Ready Business** content reflects the Emergency Preparedness and Business Continuity Standard (NFPA 1600) developed by the National Fire Protection Association and endorsed by the American National Standards Institute, the 9/11 Commission and the U.S. Department of Homeland Security.

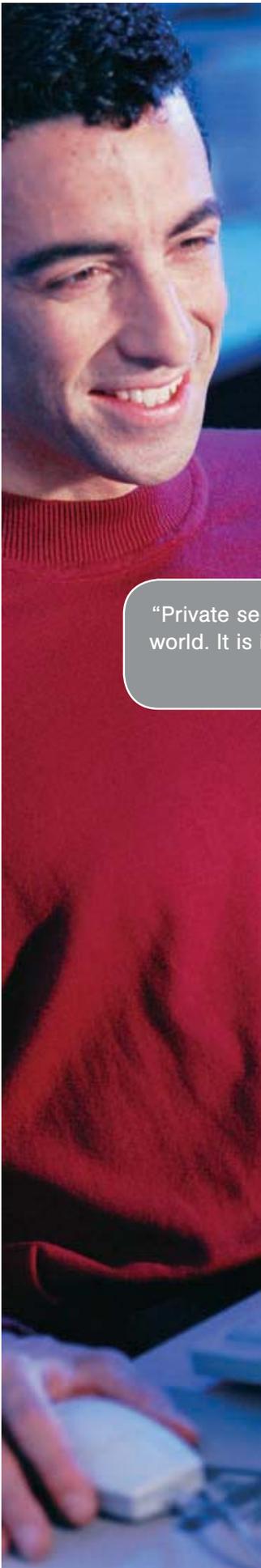
Thank you for your part in preparing the business community for disasters and emergencies. Your participation in this important effort will contribute to the safety of your friends and colleagues, as well as protect the local business community.

Why Develop an Emergency Plan?

Business owners invest a tremendous amount of time, money and resources to make their ventures successful, so it would seem natural for owners to take steps to protect those investments.

While the importance of emergency planning may seem self-evident, the urgency of the task is often blunted by the immediate demands of the workplace. Also, owners and managers may have only a nominal idea of the risks their business faces, or possess only a limited understanding of steps they can take to reduce the potential impacts of disasters.

Last but not least, the business person is prone to the all-too-human tendency to believe that "it won't happen to me." In the meantime, businesses will continue to suffer setbacks that often could have been reduced or prevented altogether had someone taken the time to plan.



We all recognize that disaster can strike anywhere, at any time.

Consider the following:

- An estimated 25 percent of businesses do not reopen following a major disaster, according to the Institute for Business and Home Safety.
- The number of declared major disasters more than doubled in the 1990s.
- A business can be hurt indirectly when disaster strikes customers or another business, such as a supplier or distributor.
- OSHA requires that most businesses with 10 or more employees have a written emergency plan.
- The realities of a post-9/11 world and an increasing dependency on computer technology call for additional protection of business operations.
- The 9/11 Commission emphasized the critical importance of preparedness in protecting business assets and safeguarding employees' lives.

“Private sector preparedness is not a luxury; it is a cost of doing business in the post 9/11 world. It is ignored at a tremendous potential cost in lives, money, and national security.”

— 9/11 Commission Final Report, Chapter 12

It Pays to be Prepared

Sometimes, when convincing people of the need for emergency preparedness, too much emphasis is placed on dramatic, worst-case scenarios — as if these were the only possible disasters that might occur.

At the same time, the more positive aspects of everyday preparedness are overlooked. Consider these practical benefits that can strengthen a business regardless of where it is located or what level of risk it may face:

- Preparedness enhances a company's ability to recover from financial losses, loss of market share, damages to equipment or products, and business interruption.
- Preparedness facilitates compliance with regulatory safety requirements of federal, state and local agencies.
- Preparedness helps companies fulfill their responsibility to protect employees, the community and the environment.
- Preparedness bolsters a company's security and enhances its credibility with employees, customers, suppliers and the community.
- Preparedness steps taken by business owners and operators may help reduce insurance costs.

How to Use This Guide

The *Ready Business Mentoring Guide: User Edition* is designed to serve as a companion to the *Ready Business Mentoring Guide*. The *User Edition* contains all supplemental materials — worksheets, checklists, testimonials and information pages — that are found in the *Ready Business Mentoring Guide*. Both are based upon the U.S. Department of Homeland Security's *Ready Business* Web site (www.ready.gov).

Although the *User Edition* is designed as a workbook to be used as part of a formal, interpersonal business mentoring session, the *User Edition* may also serve as a self-study guide, using the information contained in the *Ready Business* Web site as a reference.

You will find a **Sample Emergency Plan** included in the appendix to this guide. As you work to complete the **Sample Emergency Plan**, use the worksheets and supplemental materials provided to assist you in this process.

READY.GOV
U.S. Department of Homeland Security

Sample Emergency Plan

Sample Business Continuity and Disaster Preparedness Plan

PLAN TO STAY IN BUSINESS

If this location is not accessible we will operate from location below:

Business Name _____	Business Name _____
Address _____	Address _____
City, State _____	City, State _____
Telephone Number _____	Telephone Number _____

The following person is our primary crisis manager and will serve as the company spokesperson in an emergency:

Primary Emergency Contact _____	Secondary Emergency Contact _____
Telephone Number _____	Telephone Number _____
Alternative Number _____	Alternative Number _____
E-mail _____	E-mail _____

If the person is unable to manage the crisis, the person below will succeed in management:

EMERGENCY CONTACT INFORMATION

Does 9-1-1 is an Emergency _____

Non Emergency Police/Fire _____

Insurance Provider _____

- Helpful “talking points” (💬) will summarize the main message for each topic.
- “Yes or No?” questions drawn from the “Every Business Should Have a Plan” brochure, a DHS publication available on the *Ready Business* Web site, will direct you to key elements of the plan. The brochure may be downloaded from *Ready Business* at www.ready.gov
- Where applicable, worksheets will follow each topic. Use the worksheets to help you take the all-important step of applying pencil to paper to create your plan.
- Supplemental hand-outs and a list of resources will provide direction for future activity. Add your own materials to the resources cited at the end of this mentoring guide, if applicable.
- The guide concludes with a final section, “Protect Your Investment,” which offers additional steps for you to take in support and furtherance of your emergency plan.

Getting Started

Objectives

- Obtain a basic overview of the steps necessary to prepare your business for emergencies.
- Begin developing a plan, using the **Sample Emergency Plan** provided in the [appendix](#) of this guide.
- Consider suggested activities, planning resources and informational materials that will help you take future action.

Talking Points

- 💬 How quickly you can get back to business after a terrorist attack or tornado, a fire or flood, depends on emergency planning done today.
- 💬 Although each situation is unique, any organization can be better prepared if it plans carefully, puts emergency procedures in place, and reviews and practices for all kinds of emergencies.
- 💬 Business preparedness can be complex, depending on the particular industry, size and scope of operations. But putting a plan in motion will improve the likelihood that your company will survive and recover.
- 💬 Companies that already have their emergency plans in place can continue to help create a safer, stronger community and business environment by encouraging their employees to prepare at home and by mentoring other businesses in their supply chain.

It is estimated that more than 85 percent of the nation's critical infrastructure is owned and operated by the private sector.



Worksheet: What are the Costs?

- Use this list as a quick gauge of your current level of preparedness. As you run down the list, ask how many commonsense precautions your business has already implemented.
- Remember that some recommendations can be followed at little or no cost. Other steps may require an investment.
- Many of these same items will be included in your emergency plan.



Free

- Meet with your insurance provider to review current coverage.
- Create procedures to quickly evacuate and shelter-in-place. Practice the plans.
- Talk to your people about the company's disaster plans. Two-way communication is central before, during and after a disaster.
- Create an emergency contact list including employee emergency contact information.
- Create a list of critical business contractors and others whom you will use in an emergency.
- Know what kinds of emergencies might affect your company both internally and externally.
- Decide in advance what you will do if your building is unusable.
- Create a list of inventory and equipment, including computer hardware, software and peripherals, for insurance purposes.
- Talk to utility service providers about potential alternatives and identify back-up options.
- Promote family and individual preparedness among your co-workers. Include emergency preparedness information during staff meetings, in newsletters, on company intranet, in periodic employee e-mails and through other internal communications tools.



Less than \$500

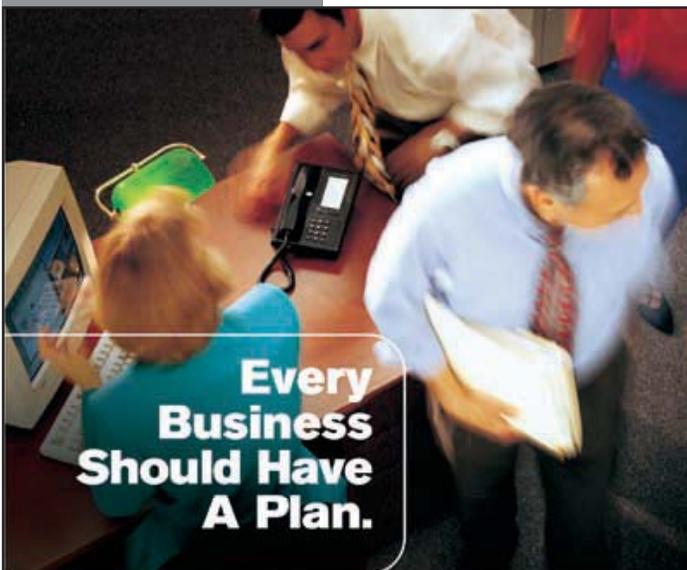
- Buy a fire extinguisher and smoke alarm.
- Decide which emergency supplies the company can feasibly provide, if any, and talk to your co-workers about what supplies individuals might want to consider keeping in a personal and portable supply kit.
- Set up a telephone call tree, password-protected page on the company Web site, e-mail alert or call-in voice recording to communicate with employees in an emergency.
- Provide first aid and CPR training to key co-workers.
- Use and keep up-to-date computer anti-virus software and firewalls.
- Attach equipment and cabinets to walls or other stable equipment. Place heavy or breakable objects on low shelves.
- Elevate valuable inventory and electric machinery off the floor in case of flooding.
- If applicable, make sure your building's HVAC system is working properly and is well-maintained.
- Backup your records and critical data. Keep a copy off-site.

continued on next page



More than \$500

- Consider additional insurance such as business interruption, flood or earthquake.
- Purchase, install and pre-wire a generator to the building's essential electrical circuits. Provide for other utility alternatives and back-up options.
- Install automatic sprinkler systems, fire hoses and fire-resistant doors and walls.
- Make sure your building meets standards and codes. Consider using a professional engineer to evaluate the wind, fire or seismic resistance of your building.
- Consider using a security professional to evaluate and/or create your disaster preparedness and business continuity plan.
- Upgrade your building's HVAC system to secure outdoor air intakes and increase filter efficiency.
- Send safety and key emergency response employees to trainings or conferences.
- Provide a large group of employees with first aid and CPR training.



Take Away

"Every Business Should Have a Plan" brochure is available for download from the *Ready Business* Web site.

- This brochure outlines the information contained on the *Ready Business* Web site.
- *Ready Business* presents a three-step plan for business emergency planners: "Plan to Stay in Business," Talk to Your People" and "Protect Your Investment."
- The brochure may be downloaded from *Ready Business* at www.ready.gov



**Homeland
Security**

www.ready.gov

Sample Business Continuity and Disaster Preparedness Plan

Supplemental material for this section:

Sample Emergency Plan

Available for download at www.ready.gov

-
- Try to keep the plan as simple as possible so that it can be remembered and followed in an emergency.
 - The goal is to fill in as much of the plan as possible. It is okay to “pencil in” answers. What is important is to start thinking about preparedness and move forward in the process of developing a plan.
 - Parts of the plan will likely be easy to fill in on the spot, since the information requested is data that would be “top of mind” for a business owner.

Example: Designating a primary crisis manager and a back-up manager.
 - Other parts may be partially answered, requiring follow-up in order to complete.

Example: Compiling a list of suppliers and back-up contractors.
 - Others may require more deliberate planning that would take place over a period of time.

Example: Developing and implementing a shelter-in-place plan.
 - The **Sample Emergency Plan** is a template. It provides a basic framework that may require tailoring and customizing to fit your business’s specific needs.
 - Your company’s actual plan may require that entries made today be expanded afterwards.

Example: Your company’s communication plan, once it is developed, may require more than the two lines provided in the **Sample Emergency Plan**.
 - Approach the **Sample Emergency Plan** step-by-step. Each boldface item in the plan relates to a topic that is addressed in greater detail on the **Ready Business** Web site.

Example: While the **Sample Emergency Plan** provides three lines for cyber security planning, cyber security is more fully discussed on the Web site, and includes links to other cyber-security sites.

Sample Emergency Plan

- Page 1 – Plan to Stay in Business
- Page 2 – Our Critical Operations
- Page 3 – Suppliers and Contractors
- Page 6 – Records Backup

Supplemental material for this section:

- Worksheet: Continuity of Operations Planning*
- Information Sheet: Prepare for Utility Disruptions*

Page 1



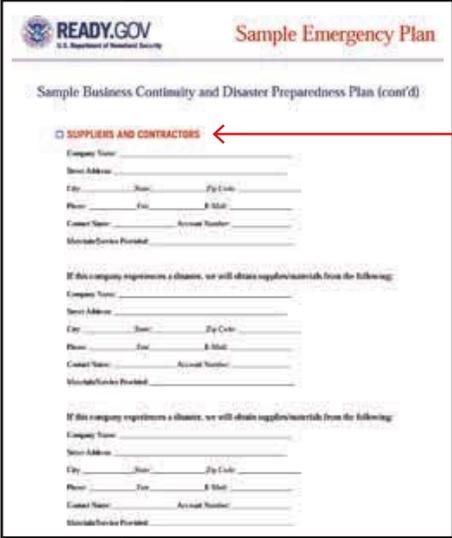
Plan to Stay in Business

Page 2



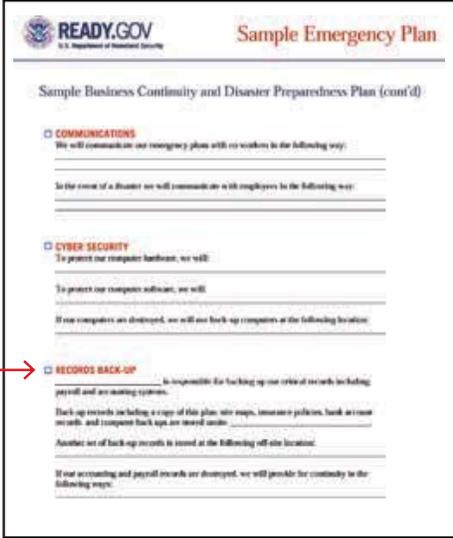
Our Critical Operations

Page 3



Suppliers and Contractors

Page 6



Records Backup

-  Continuity of operations planning (sometimes referred to as “COOP”) involves looking at your business from inside and out to determine the people, resources and procedures that are absolutely essential to keep your operation running.
-  You should explore “what-if” scenarios, such as what to do if your place of business is not accessible, if a major supplier is shut down, if emergency financial decisions must be made, or if another person in the line of succession must assume management of the company. At the same time, taking a broad, commonsense approach will help manage emergencies that cannot be anticipated.
-  Four parts of the **Sample Emergency Plan** ask for information that corresponds to the **Ready Business** Web site’s discussion of business continuity.
-  Additional information is available in the “Protect Your Investment” section at the end of the guide in support and furtherance of your emergency plan.

Yes or No?

Y N

- Have you identified the employee procedures that are absolutely necessary to keep operating?
- Do you have back-up plans for those operations?
- Do you know what you will do if your building is not accessible?
- Have you arranged for another firm to serve your customers or clients if you cannot?
- Do you know what to do if your suppliers are affected by a disaster?
- Do you back up your data in case computers or storage facilities are destroyed?

Go to the **Sample Emergency Plan** and fill in the following sections. Use the worksheet and information sheet to improve your understanding of continuity of operations planning.

- Plan to Stay in Business — page 1
- Our Critical Operations — page 2
- Suppliers and Contractors — page 3
- Records Backup — page 6

Continuity of operations planning — or COOP — involves looking at your business from inside and out to determine what is absolutely essential to keep your operation running.



Worksheet: Continuity of Operations Planning

- Carefully assess how your company functions, both internally and externally, to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.
 - Review your business process flow chart if one exists.
 - Identify operations critical to survival and recovery.
 - Include emergency payroll, expedited financial decision making and accounting systems to track and document costs in the event of a disaster.
 - Establish procedures for succession of management. Include at least one person who is not at the company headquarters, if applicable.
- Identify your suppliers, shippers, resources and other businesses you interact with on a daily basis.
 - Develop professional relationships with more than one company in case your primary contractor cannot service your needs. A disaster that shuts down a key contractor can be devastating to your business.
 - Create a contact list for existing critical business contractors and others you plan to use in an emergency. Keep this list with other important documents on file in your emergency supply kit and at an off-site location.
 - Make a list of your most important customers and proactively plan ways to serve them during and after a disaster.
- Plan what you will do if your building, plant or store is not accessible. This type of planning is often referred to as a continuity of operations plan, or COOP, and includes all facets of your business.
 - Consider if you can run the business from a different location or from your home.
 - Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.
- Plan for payroll continuity.
- Decide who should participate in putting together your emergency plan.
 - Include co-workers from all levels in planning and as active members of the emergency management team.
 - Consider a broad cross-section of people from throughout your organization, but focus on those with expertise vital to daily business functions. These will likely include people with technical skills as well as managers and executives.
 - Include employees with special needs and consider their unique requirements.
- Define crisis management procedures and individual responsibilities in advance.
 - Make sure those involved know what they are supposed to do.
 - Train others in case you need back-up help.

Worksheet continued

- Coordinate with others.
 - Meet with other businesses in your building or industrial complex.
 - Talk with first responders, emergency managers, community organizations and utility providers.
 - Plan with your suppliers, shippers and other business associates.
 - Share your plans and encourage other businesses to set in motion their continuity planning. Offer your help.
- Communicate plans with employees and conduct practice drills.
- Review your emergency plans annually. Just as your business changes over time, so do your preparedness needs. When you hire new employees or when there are changes in how your company functions, you should update your plans and inform your people.

Information Sheet: Prepare for Utility Disruptions

Businesses are often dependent on electricity, gas, telecommunications, sewer and other utilities.

- Plan ahead for extended disruptions during and after a disaster. Carefully examine which utilities are vital to your business's day-to-day operation. Speak with service providers about potential alternatives and identify back-up options.
- Learn how and when to turn off utilities. If you turn the gas off, a professional must turn it back on. Do not attempt to turn the gas back on yourself.
- Consider purchasing portable generators to power the vital aspects of your business in an emergency. Never use a generator inside as it may produce deadly carbon monoxide gas. It is a good idea to pre-wire the generator to the most important equipment. Periodically test the back-up system's operability.
- Decide how you will communicate with employees, customers, suppliers and others. Use cell phones, walkie-talkies or other devices that do not rely on electricity as a backup to your telecommunications system.
- Plan a secondary means of accessing the Internet if it is vital to your company's day-to-day operations.
- If food storage or refrigeration is an issue for your business, identify a vendor in advance that sells ice and dry ice in case you cannot use refrigeration equipment.

Next Steps

- Discuss "what-if" scenarios with members of your emergency planning team.
- Review your critical operations and discuss procedures to follow in the event of a disaster with the staff person in charge of each operation.



Sample Emergency Plan

Page 1 – Emergency Contact Information

Supplemental material for this section:

Testimonial: Aeneas

- Inadequate insurance coverage can adversely affect a business that is damaged or destroyed by a disaster, or has its operations interrupted.
- Consider insurance-related issues such as the amount of deductibles, how you would meet payroll and pay creditors, and your business financial needs in case a disaster hits.

Yes or No?

- Y N**
- Does your company's insurance provide adequate coverage for emergencies that may affect your business?
 - Have you reviewed your coverage within the last year?
 - Have you reviewed and renewed provisions for other financial preparedness needs, such as arrangements for emergency finances and protection of vital records, within the past year?

The form is titled "Sample Emergency Plan" and is from READY.GOV. It is a "Business Continuity and Disaster Preparedness Plan". It has two main sections: "PLAN TO STAY IN BUSINESS" and "EMERGENCY CONTACT INFORMATION". The "PLAN TO STAY IN BUSINESS" section includes fields for Business Name, Address, City, State, and Telephone Number. It also has two columns of text: "The following person is the primary crisis manager and will serve as the company spokesperson in an emergency." and "If this location is not accessible we will operate from location below:". Below this are fields for Primary Emergency Contact and Secondary Emergency Contact, each with fields for Title and Number. The "EMERGENCY CONTACT INFORMATION" section includes fields for Out of Office Emergency and Non-Emergency Procedures. A red arrow points to the "EMERGENCY CONTACT INFORMATION" section.

Testimonial: Aeneas

The people who work at Aeneas Internet and Telephone of Jackson, Tennessee, know what it's like to have their business devastated by Mother Nature. Fortunately, because they had a disaster recovery plan, they also know what it's like to recover from devastation.

“And because we were ready, our customers never knew the difference.”

— Aeneas Internet and Telephone
CEO Jonathan Harlan

On May 4, 2003, Aeneas was among the more than 400 businesses in Tennessee hit by an F4 tornado, packing winds greater than 200 miles per hour. The tornado resulted in eleven deaths and more than \$50 million in damage throughout the community. Aeneas Internet and Telephone lost more than \$1 million in hardware and software, and its home office was reduced to rubble.

“There was nothing left of our building. Just piles of bricks and concrete. We lost everything,” said Aeneas Internet and Telephone CEO Jonathan Harlan. “But back up systems were in place and our employees worked from other locations. And because we were ready, our customers never knew the difference.”

Less than 72 hours later Aeneas was back, fully serving its clients' needs. In fact, many of its smaller business and residential phone customers never lost their service. Aeneas had been able to protect itself against a worst case scenario because it had planned for a worst case scenario. Its business recovery plan was based on the idea that even if its facilities were destroyed and services halted, it would have back ups in place and ready to go.

Through the recovery effort, Aeneas officials were careful to keep customers abreast of their progress. Aeneas also benefited from the quick work and dynamic spirit of its employees and the local community who refused to let a tornado bring down what they had fought so hard to build in the first place.

Next Steps

- Review coverage with your insurance agent. Be sure you understand what is covered, including items that are excluded under your current policy.
- Find out what records your insurance company will need to see in the event of a disaster and store copies of the documents in a safe, off-site location.

Sample Emergency Plan

Page 2 – Be Informed

Supplemental material for this section:

Worksheet: Risk Assessment Survey

- Disaster preparedness includes both natural and man-made events ranging from floods and power outages to technological threats and terrorism.
- Being informed means knowing your risks and knowing what to do in different situations. Risk assessment can range from self-assessment to a sophisticated engineering analysis.
- Post-9/11 realities have heightened the concern for terrorist events. The *Ready Business* Web site includes information on chemical, biological, radiological and nuclear threats. Your business safety plan should include a review of how to properly respond to each of these events.
- The *Ready Business* Web site also includes helpful information on coping with natural disasters and industrial hazards.

READY.GOV
U.S. Department of Homeland Security

Sample Emergency Plan

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

BE INFORMED
The following natural and man-made disasters could impact our business:

EMERGENCY PLANNING TEAM
The following people will participate in emergency planning and crisis management:

WE PLAN TO COORDINATE WITH OTHERS
The following people from neighboring businesses and our building management will participate in our emergency planning team:

OUR CRITICAL OPERATIONS
The following is a prioritized list of our critical operations, staff and procedures we need to recover from a disaster:

Operation	Staff in Charge	Action Plan

Yes or No?

Y N

- Do you know the risks that your business faces from natural and man-made disasters?



Worksheet: Risk Assessment Survey

Possible Hazards and Emergencies	Risk Level				How Can I Reduce My Risk?
	none	low	moderate	high	
Natural hazards					
Floods	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	_____
Hurricanes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Thunderstorms and lightning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Tornadoes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Winter storms and extreme cold	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Extreme heat	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Earthquakes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Volcanoes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Landslides and debris flow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Tsunamis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Fires	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Wildfires	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Technological hazards					
Hazardous materials incidents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Nuclear power plants	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Power outages	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Cyber-security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Terrorism					
Explosions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Biological threats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Chemical threats	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Nuclear blasts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Radiological Dispersion Device (RDD)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
Local hazards specific to your business					
1. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
2. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____
3. _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____

Next Steps

- If you are uncertain about your risks, ask a local emergency manager about possible hazards or emergencies.
- You also can consult FEMA for hazard maps particular to your area. Go to www.fema.gov, select maps and follow the directions.
- Conduct a similar brainstorming session with your company's emergency team. Use the worksheet to record your findings and suggestions for reducing risk.



Sample Emergency Plan

Page 2 – Emergency Planning Team

Supplemental material for this section:

Worksheet: Involve Co-Workers in Emergency Planning

- Rather than fill out a team roster immediately, consider the make-up of your team. What roles and responsibilities come to mind? Are certain employees are particularly well-suited for the team? What qualities and abilities make them a good fit?
- Use the checklist to help determine who in the organization may already be handling similar responsibilities. The list also provides ideas about how to get employees more involved in emergency preparedness.
- It is important that your company involve employees at every level so they are part of the effort to prepare and protect their place of business; also consider all divisions of the business.

The image shows a sample form titled "Sample Business Continuity and Disaster Preparedness Plan (cont'd)" from READY.GOV. The form includes several sections with checkboxes and lines for input:

- WE ARE INFORMED:** The following natural and man-made disasters could impact our business. (List of disaster types)
- EMERGENCY PLANNING TEAM:** The following people will participate in emergency planning and crisis management. (List of names)
- WE PLAN TO COORDINATE WITH OTHERS:** The following people from neighboring businesses and our building management will participate in our emergency planning team. (List of names)
- OUR CRITICAL OPERATIONS:** The following is a prioritized list of our critical operations, staff and procedures we need to recover from a disaster. (Table with columns: Operation, Staff in Charge, Action Plan)

Yes or No?

Y N

- Does your business have an emergency planning team in place?
- If not, is there anyone who has experience handling emergencies on behalf of the company?



Worksheet: Involve Co Workers in Emergency Planning

- Involve co-workers from all levels in emergency planning; identify employees with disabilities or other special needs and involve them in your emergency planning.
- Use newsletters, Intranet sites, staff meetings and other internal communications tools to communicate emergency plans and procedures.
- Set up procedures to warn employees. Plan how you will communicate with people who are hearing-impaired or have other disabilities, or who do not speak English.
- Set up a telephone call tree, password-protected page on the company's Web site, e-mail alert or call-in voice recording to communicate with employees during and after an emergency.
- Designate an out-of-town phone number where employees can leave an "I'm OK" message in a catastrophic disaster. Remember to minimize your calls and keep them short so others can get through.
- Encourage employees to have alternate means and routes for getting to and from work, in case their normal mode of transportation is interrupted.
- Keep a record of employee emergency contact information with other important documents in your emergency kit and at an off-site location.
- If you rent, lease or share space with other businesses, it is important to communicate, share and coordinate evacuation procedures and other emergency plans.

Next Step

- Establish an emergency planning team that involves employees at all levels.



Sample Emergency Plan

Page 4 — Evacuation Plan

Supplemental material for this section:

Worksheet: Make an Evacuation Plan

Testimonial: Morgan Stanley

Information Sheets: People with Disabilities
High-Rise Buildings

-  When disaster strikes, one of the most critical decisions to make is whether to remain on-site or to evacuate the premises.
-  Local authorities may not always be able to provide you immediate information about what is happening or what action you should take. Nevertheless, monitor local television and radio reports for official information as it becomes available.
-  If officially advised to evacuate, shelter-in-place or seek medical treatment, do so immediately.

Yes or No?

Y N

- Does your company currently have a formal plan to evacuate the premises?
- Are employees trained to follow the plan in case of emergency?
- Are evacuation routes clearly posted?
- Do you regularly practice evacuation procedures?

Review the “Make an Evacuation Plan” worksheet before attempting to complete page 4 of the **Sample Emergency Plan**. Even if your business has an evacuation plan, there may be important steps that have been overlooked.

Worksheet: Make an Evacuation Plan

Some disasters will require employees to leave the workplace quickly. The ability to evacuate workers, customers and visitors effectively can save lives. People who plan and practice how they will get out of the building in an emergency are better prepared than those who do not have an exit strategy.

1. If feasible, develop a system for knowing who is in your building, including customers and visitors, so that all can be accounted for in case there is an emergency.

continued on next page



Worksheet continued

2. Decide in advance who has the authority to order an evacuation. Create a chain of command so that others are authorized to act in case your designated person is not available. If local officials tell you to evacuate, do so immediately.
3. Identify who will shut down critical operations and lock the doors, if possible, during an evacuation.
 - Train others who can serve as a backup if the designated person is unavailable.
 - Write down, distribute and practice evacuation procedures.
4. Locate and make copies of building and site maps with critical utility and emergency routes clearly marked.
 - Identify and clearly mark entry-exit points both on the maps and throughout the building.
 - Post maps for quick reference by employees.
 - Keep copies of building and site maps with your crisis management plan and other important documents in your emergency supply kit and also at an off-site location.
 - Make copies available to first responders or other emergency personnel.
5. Plan two ways out of the building from different locations throughout your facility.
6. Consider the feasibility of installing emergency lighting or plan to use flashlights in case the power goes out.
7. Establish a warning system.
 - Test systems frequently.
 - Plan to communicate with people who are hearing-impaired or have other disabilities and those who do not speak English.
8. Designate an assembly site.
 - Pick one location near your facility and another in the general area in case you have to move farther away.
 - Talk to your people in advance about the importance of letting someone know if they cannot get to the assembly site or if they must leave it.
 - Be sure the assembly site is away from traffic lanes and is safe for pedestrians.
9. Try to account for all workers, visitors and customers as people arrive at the assembly site. Take a head count.
 - Use a prepared roster or checklist.
 - Ask everyone to let others know if they are leaving the assembly site.
10. Determine who is responsible for providing an all-clear or return-to-work notification. Plan to cooperate with local authorities responding to an emergency.
11. Plan for people with disabilities who may need help getting out in an emergency.
12. If your business operates out of more than one location or has more than one place where people work, establish evacuation procedures for each individual building.
13. If your company is in a high-rise building, an industrial park or even a small strip mall, it is important to coordinate and practice with other tenants or businesses to avoid confusion and potential gridlock.
14. If you rent, lease or share space with other businesses make sure the building owner and other companies are committed to coordinating and practicing evacuation procedures together.

Testimonial: Morgan Stanley

In 1993, when terrorists attacked the World Trade Center for the first time, financial services company Morgan Stanley learned a life saving lesson. It took the company 4 hours that day to evacuate its employees, some of whom had to walk down 60 or more flights of stairs to safety.

While none of Morgan Stanley's employees were killed in the attack, the company's management decided its disaster plan just wasn't good enough.

Morgan Stanley took a close look at its operation, analyzed the potential disaster risk and developed a multi faceted disaster plan. Perhaps just as importantly, it practiced the plan frequently to provide for employee safety in the event of another disaster.

On September 11, 2001, the planning and practice paid off. Immediately after the first hijacked plane struck One World Trade Center, Morgan Stanley security executives ordered the company's 3800 employees to evacuate from World Trade Center buildings, Two and Five. This time, it took them just 45 minutes to get out to safety!

The crisis management did not stop at that point, however. Morgan Stanley offered grief counseling to workers and increased its security presence. It also used effective communications strategies to provide timely, appropriate information to management and employees, investors and clients, and regulators and the media.

Morgan Stanley still lost 13 people on September 11th, but many more could have died if the company had not had a solid disaster plan that was practiced over and over again. In making a commitment to prepare its most valuable asset, its people, Morgan Stanley ensured the firm's future.

Practice Pays: Morgan Stanley and the September 11, 2001, Terrorist Attacks

Information Sheet: People with Disabilities

Talk to co-workers with disabilities. If you have employees with disabilities ask what assistance is needed. People with disabilities typically know what assistance they will need in an emergency.

- Identify co-workers in your organization with special needs.
- Engage people with disabilities in emergency planning.
- Ask about communication difficulties, physical limitations, equipment instructions and medication procedures.
- Identify people willing to help co-workers with disabilities and be sure they are able to handle the job. This is particularly important if someone needs to be lifted or carried.
- Plan how you will alert people who cannot hear an alarm or emergency instructions.

Information Sheet: High Rise Buildings

- Note where the closest emergency exit is.
- Be sure you know another way out in case your first choice is blocked.
- Take cover under a desk or table if things are falling.
- Move away from file cabinets, bookshelves or other things that might fall.
- Face away from windows and glass.
- Move away from exterior walls.
- Determine if you should stay put, "shelter-in-place" or get away.
- Listen for and follow instructions.
- Take your emergency supply kit, unless there is reason to believe it has been contaminated.
- Do not use elevators.
- Stay to the right while going down stairwells to allow emergency workers to come up.

Next Steps

- Review and practice the evacuation plan at your business location.
- Conduct employee training, exercises and drills.
- Plan for people with disabilities who may need help getting out in an emergency.

Sample Emergency Plan

Page 5 — Shelter-in-Place Plan

Supplemental material for this section:

- Worksheet:** Shelter-in-Place Plan
- Information Sheet:** Shelter-in-Place “Seal the Room” Diagram



- Deciding whether to stay or go is a critical, potentially life-saving call. If you are officially instructed by local authorities to either evacuate or shelter-in-place, do so immediately.
- Shelter-in-place planning requires a high level of preparedness, particularly in situations where a decision is made to “seal the room” to create a barrier against contaminated outside air.
- It should be noted that employees cannot be forced to shelter. Planning and effective communication with employees will avoid confusion in the event of an emergency.

Yes or No?

Y N

- Does your company have a shelter-in-place plan to protect employees in the event they need to remain inside the building during an emergency?
- If so, are your employees familiar with the plan?





Worksheet: Shelter in Place Plan

Make a Shelter-in-Place Plan

There may be situations when it is best to stay where you are to avoid any uncertainty outside. There are other circumstances, such as during a tornado or a chemical incident, when specifically how and where you take shelter is a matter of survival. You should understand the different threats and plan for all possibilities. If you are instructed by local authorities to take shelter, do so immediately.

1. If feasible, develop a system for knowing who is in your building in case there is an emergency.
2. Establish a warning system.
 - Test systems frequently.
 - Plan to communicate with people who have hearing impairments or other disabilities or who do not speak English.
3. Account for all workers, visitors and customers as people arrive in the shelter.
 - Take a head count.
 - Use a prepared roster or checklist.
 - In general, employees cannot be forced to shelter. However, there are circumstances when local officials will order that everyone stay put. It is important to speak with your co-workers in advance about sheltering to avoid confusion and allow for cooperation in the event you need to shelter-in-place.
4. Assign specific duties to employees in advance and create checklists for each responsibility. Designate and train employee alternates in case the assigned person is not there or is injured.
5. Get emergency supply kits and keep them in your shelter locations.
6. Practice your shelter-in-place plan on a regular basis.

Determine where you will take shelter in case of a tornado warning.

1. Storm cellars or basements provide the best tornado protection.
2. If underground shelter is not available, go into an interior room or hallway on the lowest floor possible.
3. In a high-rise building, go to a small interior room or hallway on the lowest floor possible.
4. Stay away from windows, doors and outside walls. Go to the center of the room. Stay away from corners because they attract debris.
5. Stay in the shelter location until the danger has passed.

Seal the Room

If local authorities believe the air is badly contaminated with an agent released from a chemical manufacturing plant, for example, you may be instructed to take shelter and “seal the room” in an inside room on a higher floor. The process used to seal the room is considered a temporary protective measure to create a barrier between your people and potentially contaminated air outside. It is a type of sheltering that requires preplanning.

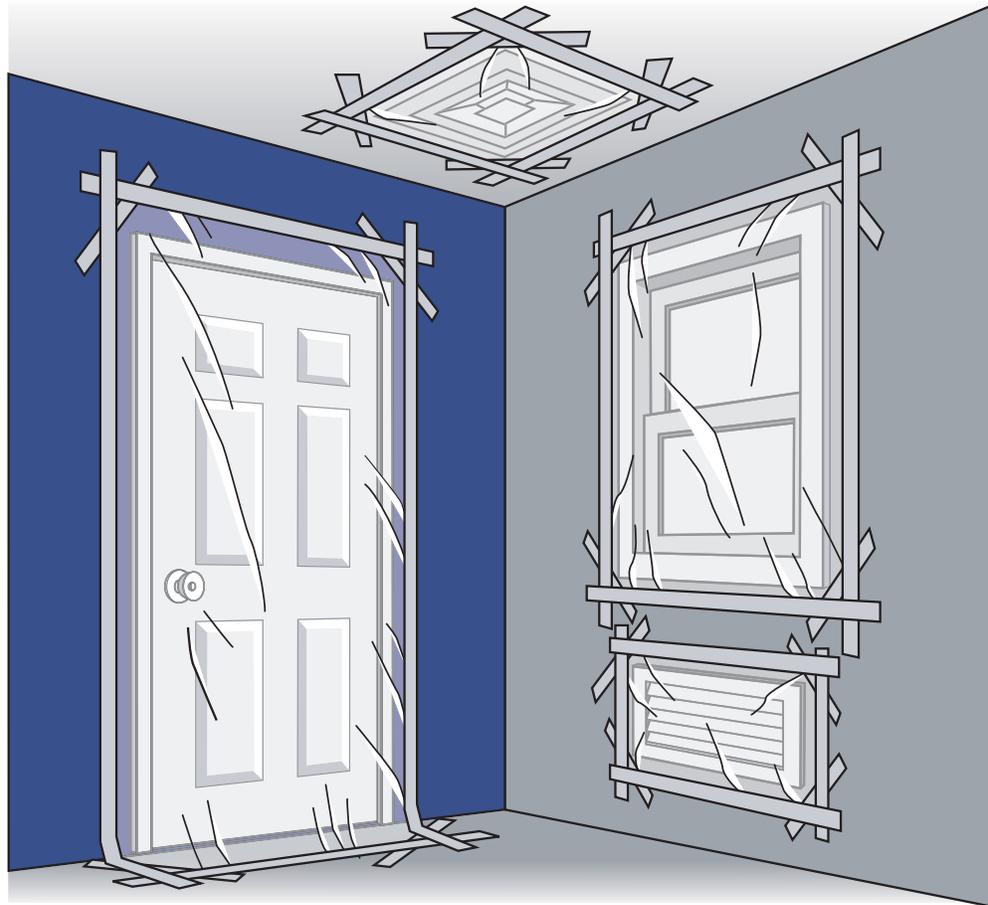
continued on next page

Worksheet continued

1. Identify a location to “seal the room” in advance.
 - If feasible, choose an interior room, such as a break room or conference room, with as few windows and doors as possible.
 - If your business is located on more than one floor or in more than one building, identify multiple shelter locations.
2. To “seal the room” effectively:
 - Close the business and bring everyone inside.
 - Lock doors, close windows, air vents and fireplace dampers.
 - Turn off fans, air conditioning and forced air heating systems.
 - Take your emergency supply kit unless you have reason to believe it has been contaminated.
 - Go into an interior room, such as a break room or conference room, with few windows, if possible.
 - Seal all windows, doors and air vents with plastic sheeting and duct tape. Measure, cut and label the sheeting in advance to save time.
 - Be prepared to improvise and use what you have on hand to seal gaps so that you create a barrier between yourself and any contamination.
 - Local authorities may not immediately be able to provide information on what is happening and what you should do. However, you should watch television, listen to the radio or check the Internet often for official news and instructions as they become available.

SHELTER IN PLACE
PLAN

Information Sheet: Shelter in Place “Seal the Room” Diagram



- Cover all doors, windows and vents with 2–4 mil. thick plastic sheeting.
- Cut the plastic sheeting several inches wider than the openings and label each sheet.
- Duct tape plastic at corners first and then tape down all edges.

Next Steps

- Review and practice the shelter-in-place plan at your business location.
- Organize an emergency team that understands procedures to shelter-in-place.
- Identify special needs of employees and ensure that they are provided assistance in case of a shelter-in-place emergency; include these employees in your planning process.
- If you are in the process of expanding, changing locations or building new facilities, you may want to consider constructing a special shelter-in-place room. For more information, visit www.fema.gov/mit/saferoom.

Sample Emergency Plan

Page 5 — Emergency Supplies

Supplemental material for this section:

Worksheet: Emergency Supplies Checklist

-  You should let employees know what emergency supplies the company will store on location so that individuals may consider if there are other items they need to include for their personal protection.
-  Remember that emergency supplies should include a battery-operated All Hazards NOAA Weather Radio for weather alerts and a commercial radio for news and information from local authorities.
-  Keep essential documents such as building plans, insurance documents, supplier contracts, employee contact information and computer backup tapes in a waterproof, fireproof container. Store a duplicate set of these same items at an off-site location.
-  In addition to emergency supplies that the company can feasibly keep on hand, encourage workers to maintain their own kit, including such things as medications, mini-flashlight, emergency whistle, water, snacks, etc.



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Sample Emergency Plan

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

SHELTER-IN-PLACE PLAN FOR _____ LOCATION _____
(Insert address)

We have talked to our workers about which emergency supplies, if any, the company will provide in the shelter location and which supplies individuals might consider keeping in a portable kit personalized for individual needs.
 We will practice shelter procedures _____ times a year.

If we must take shelter quickly:

1. Warning System: _____
We will test the warning system and record results _____ times a year.

2. Name Shelter Location: _____

3. "Shut the House" Shelter Location: _____

4. Shelter Manager & Alternate:
 Responsibilities include: _____

5. Shelter Area Manager & Alternate:
 Responsibilities include: _____

6. _____ is responsible for testing all plans.

Yes or No?

Y N

- In addition to a basic first-aid kit, does your company store and maintain emergency supplies that could be useful in the event of a disaster?
- Do you protect documents essential to business continuity at work and at an off-site location?

Worksheet: Emergency Supplies Checklist

On next page; also available for download at www.ready.gov

-  This list is a starting point. Add items that might be appropriate to your particular business and the needs of employees.



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Emergency Supplies

Emergency Supplies

Talk to your co-workers about what emergency supplies the company can feasibly provide, if any, and which ones individuals should consider keeping on hand. Recommended emergency supplies include the following:

Water , amounts for portable kits will vary. Individuals should determine what amount they are able to both store comfortably and to transport to other locations. If it is feasible, store one gallon of water per person per day, for drinking and sanitation
Food , at least a three-day supply of non-perishable food
Battery-powered radio and extra batteries
Flashlight and extra batteries
First Aid kit
Whistle to signal for help
Dust or filter masks , readily available in hardware stores, which are rated based on how small a particle they filter
Moist towelettes for sanitation
Wrench or pliers to turn off utilities
Can opener for food (if kit contains canned food)
Plastic sheeting and duct tape to "seal the room"
Garbage bags and plastic ties for personal sanitation

Next Steps

- Review the emergency supply list and add additional items that fit your particular situation.
- Encourage employees to put together their own emergency preparedness kit.

Sample Emergency Plan

Page 6 – Communications

Supplemental material for this section:

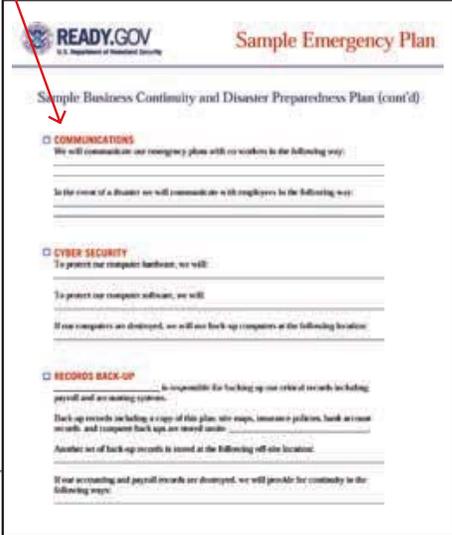
Worksheet: Develop a Crisis Communication Plan
Testimonial: Equity Technologies

-  The ability to effectively communicate with employees, customers, local authorities and the public during an emergency can make a major difference in how well your company is able to recover from disaster.
-  Encourage open communication from employees concerning procedures before, during and after an emergency.

Yes or No?

Y N

- Does your business regularly include emergency preparedness and safety information in company communications, including web pages, newsletters and e-mails?



Worksheet: Develop a Crisis Communication Plan

1. **Employees:** Be prepared to provide employees with information on when, if and how to report to work following an emergency.
 - Set up a telephone call tree, password-protected page on the company Web site, an e-mail alert or a call-in voice recording to communicate with employees in an emergency.
 - Be clear on how their jobs may be affected.
2. **Management:** Provide top company executives with all relevant information needed for the protection of employees, customers, vendors and nearby facilities.
3. **Public:** It may be important to update the general public with calm assurance that all resources are being used to protect workers and the community. Being able to communicate that plans are in place for recovery may be especially important.
4. **Customers:** Update your customers on whether and when products will be received and services rendered.
5. **Government:** Tell officials what your company is prepared to do to help in the recovery effort. Also communicate with local, state and federal authorities what emergency assistance is needed for you to continue essential business activity.
6. **Other Businesses/Immediate Neighbors:** You should be prepared to give competing and neighboring companies a prompt briefing on the nature of the emergency so they may be able to assess their own threat levels.



Testimonial: Equity Technologies

Equity Technologies Corporation knows what it means to be prepared. Located in Mobile, Alabama, the company has long had plans and procedures in place to counter the threat posed by hurricanes and other severe weather. For instance, Equity Technologies promotes family and individual preparedness and has set up a means of communicating with employees when dangerous weather threatens. Employees carry laminated cards with contact information for supervisors and a voice recorded call in number with updates about the company's status.

“It wasn't hard to put together a plan, you just have to make it a priority.”

— President and CEO
Cathy Anderson Giles

But it was the risk of Y2K related disturbances that motivated Equity Technologies to get serious about its disaster preparedness and business continuity plans. “We are a small company which does business around the world. To be competitive my clients must feel confident that we are ready for anything,” said Equity Technologies Corporation's President and CEO Cathy Anderson Giles. “It wasn't hard to put together a plan, you just have to make it a priority.”

First the company identified workers to serve as key contacts for the 72-employee operation. These key contacts then established safety and security teams which analyzed Equity Technologies Corporation's entire emergency process.

The teams realized that communication between the company and the outside world was the single most important operational factor in an emergency. As a result, Equity Technologies purchased generators to power the phone system during utility outages and trained co workers to set them up within seven minutes. Not only does the company have emergency plans and procedures in place, it has made a commitment to review the plans and tools each year at the start of the hurricane season. “We have the annual review on our corporate calendar,” said Anderson Giles. “Being prepared means being ready for any kind of emergency, be it hurricane, utility disruption or man made disaster.”

Next Steps

- Include safety and preparedness information in future company communications.
- Identify employees with disabilities or special communication needs and involve them in your planning.

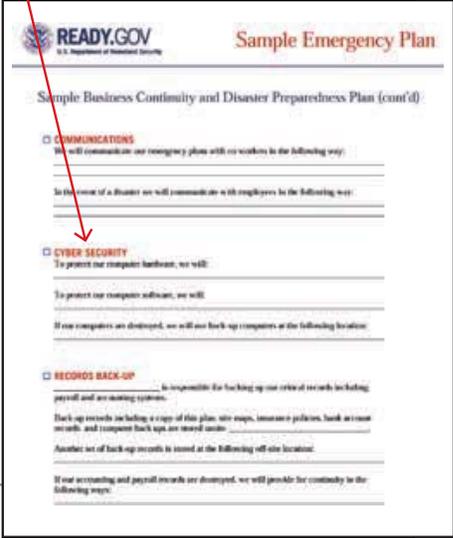
Sample Emergency Plan

Page 6 — Cyber Security

Supplemental material for this section:

Worksheet: Improving Cyber Security

- ☞ The issue of computer security is an everyday problem that most people are familiar with on a personal level. Because computers are the lifeblood of many operations, it is vital that companies address cyber security.
- ☞ Every computer is vulnerable to cyber-security threats. While some protections can be highly technical and expensive, even the smallest business can benefit from taking measures to guard against computer hacking and viruses.



Yes or No?

Y N

- Do you regularly install security patches to your software?
- Have you installed a firewall to your network?
- Do you update your anti-virus software?

Worksheet: Improving Cyber Security

- Use anti-virus software and keep it up to date.
- Do not open e-mail from unknown or unwanted sources.
- Use hard-to-guess passwords.
- Protect your computer from Internet intruders by using firewalls.
- Back-up your data.
- Regularly download security update patches.
- Check your computer operations security on a regular basis.
- Train personnel on steps to take should the computer system become infected, or designate an in-house contact should a cyber-security problem arise.



Next Steps

- Use the online resources of the U.S. Computer Emergency Readiness Team (www.us-cert.gov). This is a partnership between DHS and public and private sectors. The team was established to protect the nation's Internet infrastructure through coordinated defense against and responses to cyber attacks.
- Consider signing up for the Department of Homeland Security's National Cyber Alert System (www.us-cert.gov) to receive free, timely alerts on new threats and to learn how to better protect your area of cyberspace.
- Review **Common Sense Guide to Cyber Security for Small Businesses, Recommended Actions for Information Security**, First Edition, March 2004. Available for download at www.us-cert.gov/reading_room/CSG-small-business.pdf.



Sample Emergency Plan

Page 7 – Promote Preparedness and Support Employee Health After a Disaster

Supplemental material for this section:

Worksheet: Support Employee Health

- Encouraging your employees to prepare for emergencies helps individuals and families minimize the impact a disaster may have on their lives. In the event of a disaster, employees will be able to re-establish routines faster and the company as a whole will be able to recover more quickly.
- People who experience a disaster may have special recovery needs. For example, someone recovering from a devastating flood may have to re-establish themselves and their family in a new living situation, and will likely need extra time in the transition. Be prepared to support employee health after a disaster.



Yes or No?

Y N

- Does your company keep emergency contact information on hand that is readily retrievable in the event of an emergency?
- Has the information been updated recently?
- Is this information also kept off-site with other parts of your emergency plan?
- Do you encourage employees to make a personal emergency supply kit and a family communication plan?



Worksheet: Support Employee Health

Re-establishing routines, including getting back to work, is important to the well-being of people who have experienced disasters. If individuals and families are prepared, your company and your co-workers are better positioned in an emergency situation.

Support Employee Health After a Disaster:

- Encourage adequate food, rest and recreation.
- Provide for time at home to care for family needs, if necessary.
- Have an open-door policy that facilitates seeking care when needed.
- Create opportunities for breaks where co-workers can talk openly about their fears and hopes. Sharing with others can speed personal recovery.
- Reassure one another that families will be supported. Worries about family well-being can consume workers who have experienced a disaster.
- Re-establish routines, when possible. Workplace routines facilitate recovery by providing an opportunity to be active and to restore social contact.
- Offer professional counselors to help co-workers address their fears and anxieties.
- Once the need to listen for emergency instructions has passed, limit television, radio and other external stresses.
- Take care of yourself. Leaders tend to experience added stress after a disaster. Your personal health and recovery is important to your family and your employees.

Next Steps

- Visit www.ready.gov (*Ready America*) for general preparedness instructions and information.
- Encourage your employees and their families to "Get a Kit, Make a Plan, Be Informed." Call 1-800-BE-READY for a free brochure.
- Review *Are You Ready? An In-depth Guide to Citizen Preparedness*, available at www.fema.gov/areyouready or by calling (800) 480-2520. Also available upon request is the *Are You Ready? Facilitator Guide*, an aid to presenting preparedness information to employees and small groups.
- Have employees test their knowledge of preparedness by taking an *Are You Ready?* independent study course online at www.training.fema.gov/EMIWeb/IS/is22.asp.
- Include emergency preparedness information in newsletters, company Intranet, employee e-mails and other internal communications.
- Review *Preparing Makes Sense Brochure*. Available for download at www.ready.gov
- Review *Family Communications Plan*. Available for download at www.ready.gov

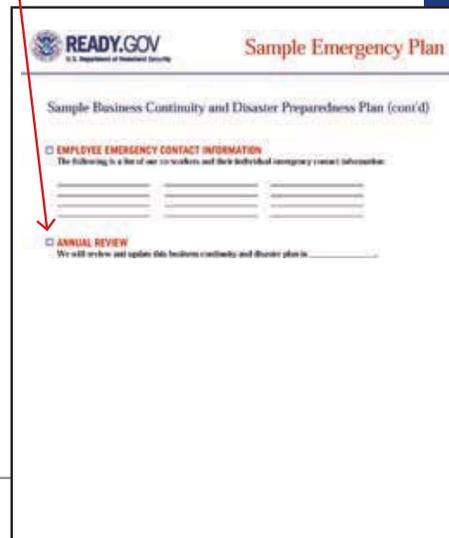
Sample Emergency Plan

Page 7 — Annual Review

Supplemental material for this section:

Worksheet: Practice the Plan with Co-Workers
Testimonial: Childs Capital, LLC

 The last item in the Sample Emergency Plan simply asks that businesses review their plan annually. Do more than just look the plan over, though. Review the plan, and practice what to do in the event of an emergency through drills and exercises.



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Sample Emergency Plan

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

EMPLOYEE EMERGENCY CONTACT INFORMATION
The following is a list of our co-workers and their individual emergency contact information:

Name	Phone	Address

ANNUAL REVIEW
We will review and update this business continuity and disaster plan:

Yes or No?

Y N

- Has your company's emergency plan been updated within the last year?
- Have you practiced an emergency plan within that time?
- Do you practice or coordinate with other companies in your building or business center?

Worksheet: Practice the Plan with Co-Workers

- If you rent, lease or share office space, coordinate and practice evacuation and other emergency plans with other businesses in your building or facility.
- Conduct regularly scheduled education and training seminars to provide co-workers with information, identify needs and develop preparedness skills.
- Include preparedness training in new employee orientation programs.
- Do tabletop exercises with members of the emergency management team. Meet in a conference room setting to discuss individual responsibilities and how each would react to emergency scenarios.
- Schedule walk-through drills where the emergency management team and response teams actually perform their designated emergency functions. This activity generally involves more people and is more thorough than a tabletop exercise.
- Practice evacuating and sheltering. Have all personnel walk the evacuation route to a designated area where procedures for accounting for all personnel are tested. Practice your shelter-in-place plan.
- Evaluate and revise processes and procedures based on lessons learned in training and exercises.
- Keep training records.



Testimonial: Childs Capital, LLC

Many small businesses struggled to recover after the terrorist attacks of September 11th, but one small company with a comprehensive contingency plan was back in business within a week.

“We had trained in advance and knew what to do.”

— Founder and CEO Donna Childs

Childs Capital, LLC, a company that specializes in international economic development, is located very near Ground Zero. The company’s chief executive officer was in the World Trade Center when the first plane hit. “I immediately called the office and told them that it wasn’t safe, then ordered an evacuation and initiated our emergency plan,” said Childs Capital Founder and CEO Donna Childs. “We had trained in advance and knew what to do.”

As the dust settled, Childs Capital still had to cope with major disruptions to power, telephone, water and other utilities. “Our building had a back up generator that allowed us to run some of the computers, but we had planned to rely on battery powered laptops,” said Childs. Childs Capital was back in business, albeit in a limited capacity, within a week.

It took the company less than a month to get back to full operation. “I used to be in the reinsurance business and I knew exactly how to document the expenses we were incurring,” said Childs. “Our insurance company paid in full in three days of submission and we were back in business.”



Protect Your Investment

Supplemental material for this section:

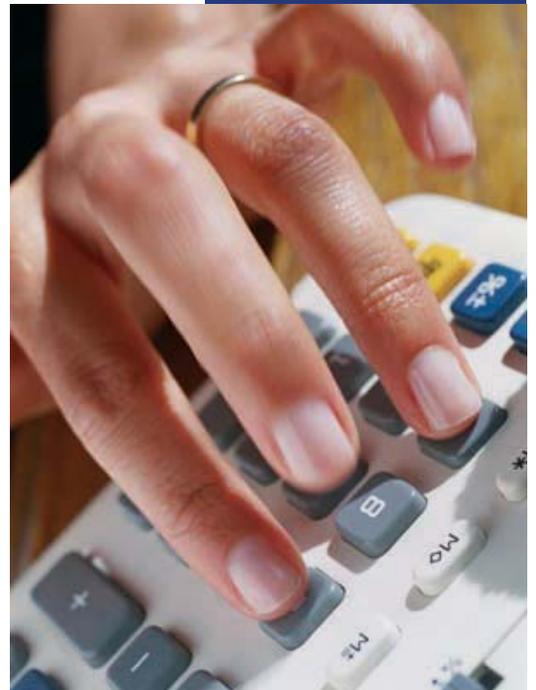
Worksheets: Insurance Discussion Form
Computer Inventory Form
Secure Facilities, Buildings and Plants
Assess Building Air Protection

- At this stage, you should have started a first draft of the **Sample Emergency Plan**. In addition to creating a plan, there are a number of practical steps you should also consider to safeguard the company and secure its physical assets.
- The "Protect Your Investment" section provides information about other preparedness actions your business should implement in support and furtherance of the emergency plan.

Worksheet: Insurance Discussion Form

On next page; also available for download at www.ready.gov

- Inadequate insurance coverage can lead to major financial loss if your business is damaged, destroyed or simply interrupted for a period of time.
- Review coverage with your insurance agent. Be sure you understand what is covered, including items that are excluded under your current policy.





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Insurance Discussion Form

Open for Business Worksheet
Insurance Coverage Discussion Form

Use this form to discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent: _____

Address: _____

Phone: _____ Fax: _____ Email: _____

INSURANCE POLICY INFORMATION

Type of Insurance	Policy No.	Deductibles	Policy Limits	Coverage (General Description)

Do you need Flood Insurance? Yes No

Do you need Earthquake Insurance? Yes No

Do you need Business Income and Extra Expense Insurance? Yes No

Other disaster-related insurance questions:



Worksheet: Secure Facilities, Buildings and Plants

While there is no way to predict what will happen or what your business's circumstances will be, there are things you can do in advance to help protect your physical assets.

- Install fire extinguishers and smoke detectors in appropriate places.
- Locate and make available building and site maps with critical utility and emergency routes clearly marked.
 - Plan to provide a copy to fire fighters or other first responders in the event of a disaster.
 - Keep copies of these documents with your emergency plan and other important documents in your emergency supply kit.
- Consider if you could benefit from automatic fire sprinklers, alarm systems, closed circuit TV, access control, security guards or other security systems.
- Secure ingress and egress. Consider all the ways in which people, products, supplies and other things get into and leave your building or facility.
- Plan for mail safety. The nation's battle against terrorism takes place on many fronts, including the mailrooms of U.S. companies. A properly informed and well-trained work force can overcome such threats.
 - Teach employees to be able to quickly identify suspect packages and letters. Warning signs include:
 - ◆ Misspelled words
 - ◆ No return address
 - ◆ Excessive use of tape
 - ◆ Strange discoloration or odor
 - The United States Postal Service (www.usps.com) suggests that if a suspect letter or package is identified:
 - ◆ Do not open, smell, touch or taste
 - ◆ Immediately isolate suspect packages and letters
 - ◆ Move out of the area and do not let others in
 - ◆ Quickly wash with soap and water and remove contaminated clothing
 - ◆ Contact local law enforcement authorities
 - Post emergency numbers for easy reference.
- Identify what production machinery, computers, custom parts or other essential equipment is needed to keep the business open.
 - Plan how to replace or repair vital equipment if it is damaged or destroyed.
 - Identify more than one supplier who can replace or repair your equipment.
- Store extra supplies, materials and equipment for use in an emergency.
- Plan what you will do if your building, plant or store is not usable.
 - Consider if you can run the business from a different location or from your home.
 - Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.
- Identify and comply with all local, state and federal codes and other safety regulations that apply to your business.
- Talk to your insurance provider about what impact any of these steps may have on your policy.

Worksheet: Assess Building Air Protection

In some emergencies, microscopic particles may be released into the air. A building can provide a barrier between contaminated air outside and people inside, but there are ways to improve building air protection.

Depending on the size of the building and the design and layout of the Heating, Ventilating and Air-Conditioning (HVAC) system, there may be simple steps building owners and managers can take to help protect people from some airborne threats.

- Know the HVAC system.
 - Building owners, managers and employers should take a close look at the site's system and be sure it is working properly and is well maintained.
 - Be sure any security measures do not adversely impact air quality or fire safety.
- Develop and practice shut-down procedures for the HVAC system.
- Secure outdoor air intakes. HVAC systems can be an entry point and means of distributing biological, chemical and radiological threats.
 - Limit access to air intake locations to protect the people inside a building from airborne threats. Air intakes at or below ground level are most vulnerable because anyone can gain easy access.
 - Consider relocating or extending an exposed air intake, but do not permanently seal it.
- Determine if you can feasibly upgrade the building's filtration system.
 - Increasing filter efficiency is one of the few things that can be done in advance to consistently protect people inside a building from biological and some other airborne threats.
 - Carefully consider the highest filtration efficiency that will work with a building's HVAC system.
- HEPA (High Efficiency Particulate Arrester) Filter Fans: These individual units have highly efficient filters that can capture very tiny particles, including many biological agents. Once trapped within a HEPA filter, contaminants cannot get into your body and make you sick. While these filters are excellent at filtering dander, dust, molds, smoke, many biological agents and other contaminants, they will not stop chemical gases.



Resource Listing

Emergency Planning and Business Continuity

- ***American Red Cross: Business and Industry Guide***

Provides suggestions for emergency planning in advance of a disaster, including recommendations regarding employees, computers, inventory, insurance, emergency supplies, building protection and customer safety.

- ***Business Executives for National Security (BENS): Getting Ready: Company Primer on Preparedness and Response Planning for Terrorist and Bioterrorist Attacks***

Provides information on the types of terrorist attacks, especially those involving bioterrorism and using various potential biological agents and methods of attack. Includes treatment and control options. Also provides background information on local-state-federal governmental relationships and emergency response under a public health emergency, company procedures for recognizing and responding to bioterrorist attacks, and guidelines for maintaining business functions after a terrorist attack.

- ***FEMA: Emergency Management Guide for Business and Industry***

Provides step-by-step advice on creating and maintaining a comprehensive emergency management program, or assessing and updating an existing company emergency management plan. Provides information on how to build emergency management capabilities in key response functional areas such as life safety, property protection and community outreach, in addition to hazard-specific information.

- ***FEMA: State Offices and Agencies of Emergency Management***

Provides state emergency management organizations' geographical mailing addresses, phone numbers and email address links.

To utilize these resources please visit the Ready Business Knowledge Center at: www.ready.gov

- ***Institute for Business and Home Safety: Open for Business***

Provides information and recommendations regarding business continuity and emergency planning, including worksheets for developing contact information on business suppliers, customers, public and private sector emergency response related agencies, and businesses (e.g., gas/heat and electric companies).

Also provides information collection worksheets and checklists for disaster supplies, insurance coverage, creditors, computer hardware, software and peripherals inventories, as well as natural disaster hazard and business building protection measures by geographic region, plus a list of business continuity and preparedness measures grouped by cost level (\$0, <\$500, >\$500). Web site also includes links for obtaining Disaster Recovery Folder and one-page Getting Back to Business brochure.

- ***Michigan State University: Critical Incident Protocol: A Public and Private Partnership, Office of Domestic Preparedness, U.S. Department of Justice***

Provides lessons learned information on establishing public-private partnerships in advance of a disaster by conducting individual and joint public/private evaluations of risk factors and subsequent joint emergency plans, facilitating business resumption and recovery, developing training exercises on joint plans, and incorporating mitigation throughout these processes to help prevent disasters or reduce their impacts.

- ***National Fire Protection Association: 1600 Standard on Disaster/Emergency Management and Business Continuity Programs 2004 Edition***

Establishes and provides common set of criteria for disaster management, emergency management and business continuity programs for public and private sector use in assessing current mitigation, preparedness response, and recovery programs, or developing these programs. Focuses on emergency management plan elements including direction and control, communications and warning, operations and procedures, logistics and facilities, training, exercises, evaluations, corrective actions, crisis communications, and finance and administration.



- ***OSHA: How to Plan for Workplace Emergencies and Evacuations***

Provides business emergency planning guidance including OSHA legal emergency planning, toxic substances, hazard notification and response requirements. Also has good practice recommendations including suggested responder roles, evacuation route development and dissemination, medical care and first aid services or arrangements, employee locating techniques, training, emergency equipment, and coordination with external organizations and agencies.

- ***OSHA: Emergency Preparedness and Response***

Provides the basic steps for handling workplace emergencies including accidental releases of toxic gases, chemical spills, fires, explosions, and bodily harm and trauma caused by workplace violence. OSHA requirements and guidance information are for small businesses that do not have safety and health professionals, and includes information on written and oral plan requirements, as well as recommendations regarding emergency response chain of command, communications, emergency response teams and training.

- ***Small Business Administration: Get Ready-Be Prepared***

Provides a list of emergency preparedness questions, concerns and recommendations for small business, as well as links to related SBA, FEMA, and Institute for Business and Home Safety Web sites.

- ***Are You Ready? An In-depth Guide to Citizen Preparedness***

FEMA's most comprehensive source on individual, family and community preparedness. The guide was revised, updated and enhanced in August 2004 to provide the public with the most current and up-to-date disaster preparedness information available.

- ***Are You Ready? Facilitator Guide***

Call (800) 480-2520 to request copy

A tool for those interested in delivering Are You Ready? content in a small group or classroom setting. The Facilitator Guide is an easy-to-use manual that has instruction modules for adults, older children and younger children. A resource CD is packaged with the Facilitator Guide that contains customizable presentation materials, sample training plans and other disaster preparedness education resources.

- ***Joint Preparedness Publications from FEMA and American Red Cross***

Preparing for Disaster — Provides step-by-step disaster preparedness procedures including hazard identification, how to create a family disaster plan, how to assemble a disaster supplies kit, and how to maintain a plan and kit.

Helping Children Cope With Disaster — Provides information on how to prepare children prior to disaster and how to lessen the emotional effects of disaster.

Food and Water in an Emergency — Explains how to select and store food and how to store and treat water in the event of an emergency. Provides information on emergency cooking, where to locate emergency water, and how to assemble a portable disaster supplies kit with food and water.

Preparing for Disaster for People With Disabilities and Other Special Needs — Provides disaster preparedness information specific to people with disabilities and other special needs, including the elderly.

To utilize these resources please visit the Ready Business Knowledge Center at: www.ready.gov

Evacuation and Shelter Planning

- ***American Disabilities Act Access Board: ADA Design Requirements for Accessible Egress***

Provides Americans with Disabilities Act Accessibility Guidelines, which primarily cover new construction and alterations, and include specifications for accessible means of evacuating, emergency alarms and signage, life safety codes, and state access codes relating to persons with disabilities, such as the mobility impaired.

- ***U.S. Equal Employment Opportunity Commission: Fact Sheet on Obtaining and Using Employee Medical Information as Part of Emergency Evacuation Procedures***

Provides answers to recently asked employer questions related to the Americans with Disabilities Act and the Rehabilitation Act and concerning whether they can request information to help identify individuals who may need assistance because of a medical condition and whether they can share this information with others in the workplace so that they can develop or re-evaluate company emergency evacuation procedures.

- ***American Red Cross: Shelter-in-Place in an Emergency***

Provides definition of sheltering-in-place and describes how chemical, biological or radiological air contamination may require sheltering-in-place, as well as checklists of procedures for doing so at work, home or school, as well as in a vehicle.

- ***National Institute for Chemical Studies: Shelter-in-Place at Your Office — A General Guide for Preparing a Shelter-in-Place Plan in the Workplace***

Provides procedures for sheltering-in-place in an office, as well as other information on preparedness measures to be taken prior to any emergency, such as determining employee intentions to participate or not, developing employee sheltering roles, devising an accountability system, conducting drills, identifying shelter locations and obtaining necessary equipment. A sample business shelter-in-place plan is also provided.

- ***FEMA: Tornado Protection: Selecting Refuge Areas in Buildings***

Uses case studies of three schools struck by tornadoes during the last 30 years, plus damage examinations by structural engineers, building scientists and architectural experts to select safety areas in existing buildings for protecting against a tornado strike and provides information on how to identify best available refuge areas in buildings.

- ***OSHA: Does Your Facility Need an Emergency Action Plan?***

Provides emergency planning matrix of questions to help employers identify if they are required to develop an Emergency Action Plan. Also provides links to OSHA Web sites with guidance for helping in plan development and training.

- ***OSHA Evacuation Planning Matrix***

Provides information to help small, low-hazard service or retail businesses to determine whether they need an Emergency Action Plan and if so, to implement one. Describes what an Emergency Action Plan is, provides checklists, diagrams, pictures of required signs, exit routes, equipment (e.g., alarm systems, fire extinguishers and their maintenance), public sector coordination recommendations, recommendations for employers in high-rise buildings, OSHA requirements information, and a simple "fill in the blank" expert system to help write an Emergency Action Plan.

- ***OSHA Fact Sheet: Evacuating High-Rise Buildings***

Provides information on actions that employers should take in advance of any emergency to help ensure safe evacuations of high-rise buildings, things workers should know prior to an emergency, and things both employers and employees should do during an emergency.

Assess Building Air Protection

- ***National Institute for Occupational Safety and Health (NIOSH): Guidance for Protecting Building Environments from Airborne Chemical, Biological, or Radiological Attacks***

Provides guidance for building owners on implementing without delay actions to enhance occupant protection from airborne chemical, biological or radiological attack. Includes information on how to modify existing buildings for better air protection and security, designing more secure new buildings, and developing preparedness plans for building managers to help them make effective decisions in the midst of a chemical, biological or radiological attack. Examples of recommended measures include enclosing or raising vulnerable outdoor air intakes; isolating lobbies, mailrooms, loading docks and storage areas from rest of building; and strictly controlling access to information on building operations.

Cyber Security

- *Department of Homeland Security National Cyber Alert System*

Provides preparedness and response information for cyber attacks, including links to lists of cyber security alerts and tips, sign-up systems for receiving email notification of future technical and non-technical cyber security alerts and bulletins, and systems for use in reporting a cyber attack or vulnerability. The National Cyber Alert System of technical and non technical information is also described.

- *National Cyber Security Alliance: Stay Safe Online*

Provides "Top Ten Cyber Security Tips," an online cyber security test involving 10 questions, and links to 22 supporting organizations including the U.S. Department of Homeland Security and the Cyber Security Industry Alliance.

To utilize these resources please visit the Ready Business Knowledge Center at: www.ready.gov





Sample Business Continuity and Disaster Preparedness Plan

PLAN TO STAY IN BUSINESS

If this location is not accessible we will operate from location below:

Business Name

Business Name

Address

Address

City, State

City, State

Telephone Number

Telephone Number

The following person is our primary crisis manager and will serve as the company spokesperson in an emergency.

If the person is unable to manage the crisis, the person below will succeed in management:

Primary Emergency Contact

Secondary Emergency Contact

Telephone Number

Telephone Number

Alternative Number

Alternative Number

E-mail

E-mail

EMERGENCY CONTACT INFORMATION

Dial 9-1-1 in an Emergency

Non-Emergency Police/Fire

Insurance Provider



Sample Business Continuity and Disaster Preparedness Plan (cont'd)

BE INFORMED

The following natural and man-made disasters could impact our business.

- _____
- _____
- _____
- _____

EMERGENCY PLANNING TEAM

The following people will participate in emergency planning and crisis management.

- _____
- _____
- _____
- _____
- _____

WE PLAN TO COORDINATE WITH OTHERS

The following people from neighboring businesses and our building management will participate on our emergency planning team.

- _____
- _____
- _____
- _____
- _____

OUR CRITICAL OPERATIONS

The following is a prioritized list of our critical operations, staff and procedures we need to recover from a disaster.

Operation	Staff in Charge	Action Plan
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____



Sample Business Continuity and Disaster Preparedness Plan (cont'd)

SUPPLIERS AND CONTRACTORS

Company Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____ E-Mail: _____

Contact Name: _____ Account Number: _____

Materials/Service Provided: _____

If this company experiences a disaster, we will obtain supplies/materials from the following:

Company Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____ E-Mail: _____

Contact Name: _____ Account Number: _____

Materials/Service Provided: _____

If this company experiences a disaster, we will obtain supplies/materials from the following:

Company Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____ E-Mail: _____

Contact Name: _____ Account Number: _____

Materials/Service Provided: _____



Sample Business Continuity and Disaster Preparedness Plan (cont'd)

EVACUATION PLAN FOR _____ LOCATION
(Insert address)

- o We have developed these plans in collaboration with neighboring businesses and building owners to avoid confusion or gridlock.
- o We have located, copied and posted building and site maps.
- o Exits are clearly marked.
- o We will practice evacuation procedures ____ times a year.

If we must leave the workplace quickly:

1. Warning System: _____

We will test the warning system and record results ____ times a year.

2. Assembly Site: _____

3. Assembly Site Manager & Alternate: _____

a. Responsibilities Include:

4. Shut Down Manager & Alternate: _____

a. Responsibilities Include:

5. _____ is responsible for issuing all clear.



Sample Business Continuity and Disaster Preparedness Plan (cont'd)

SHELTER-IN-PLACE PLAN FOR _____ LOCATION
(Insert address)

- o We have talked to co-workers about which emergency supplies, if any, the company will provide in the shelter location and which supplies individuals might consider keeping in a portable kit personalized for individual needs.
- o We will practice shelter procedures ____ times a year.

If we must take shelter quickly

1. Warning System: _____

We will test the warning system and record results ____ times a year.

2. Storm Shelter Location: _____

3. "Seal the Room" Shelter Location: _____

4. Shelter Manager & Alternate:

a. Responsibilities Include:

5. Shut Down Manager & Alternate:

a. Responsibilities Include:

6. _____ is responsible for issuing all clear.



Sample Business Continuity and Disaster Preparedness Plan (cont'd)

COMMUNICATIONS

We will communicate our emergency plans with co-workers in the following way:

In the event of a disaster we will communicate with employees in the following way:

CYBER SECURITY

To protect our computer hardware, we will:

To protect our computer software, we will:

If our computers are destroyed, we will use back-up computers at the following location:

RECORDS BACK-UP

_____ is responsible for backing up our critical records including payroll and accounting systems.

Back-up records including a copy of this plan, site maps, insurance policies, bank account records and computer back ups are stored onsite _____.

Another set of back-up records is stored at the following off-site location:

If our accounting and payroll records are destroyed, we will provide for continuity in the following ways:



Sample Business Continuity and Disaster Preparedness Plan (cont'd)

EMPLOYEE EMERGENCY CONTACT INFORMATION

The following is a list of our co-workers and their individual emergency contact information:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

ANNUAL REVIEW

We will review and update this business continuity and disaster plan in _____.