Global Loss Prevention



Emergencies – Being Prepared Makes Business Sense

Fact Sheet - Natural Hazards

Businesses need to plan for emergencies. The following gives an idea of what it may cost to develop a disaster protection and business continuity plan. Some of what is recommended can be done at little or no cost. Management should use this list to get started, and then consider what else can be done to protect the business' assets – its people and property.

No Cost

- Meet with the company's insurance provider to review current coverage.
- Create procedures to quickly evacuate employees and/or shelter-in-place practice the plans.
- Talk to employees 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 that would be needed in an emergency.
- Know what kinds of emergencies might affect the business, both internally and externally.
- Plan what actions the company would need to take in the event the 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 employees include emergency preparedness
 information during staff meetings, in newsletters, on company Intranet, periodic employee e-mails, and
 other internal communications tools.

Under \$500

- Install fire extinguishers and smoke alarms.
- Decide which emergency supplies the company can feasibly provide, if any, and talk to employees 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 employees.
- 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 the building's HVAC system is working properly and well-maintained.
- Back up records and critical data keep a copy offsite.

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 the building meets standards and codes consider a professional engineer to evaluate the wind, fire, or seismic resistance of the building.
- Consider a security professional to evaluate and/or create a disaster preparedness and business continuity plan.
- Upgrade the building's HVAC system to secure outdoor air intakes and increase filter efficiency.

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- Send safety and key emergency-response employees to training programs or conferences.
- Provide a large group of employees with first aid and CPR training.

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