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To promote a fair and vibrant marketplace, we serve consumers, businesses, and communities through education, advocacy, and complaint resolution.



# Preparing for a Disaster

# FOR BUSINESS OWNERS



# PREPARING FOR A DISASTER

If a natural, human-made, or public health disaster were to happen today, would your business survive? Federal Emergency Management Agency (FEMA) reports 40-60% of small businesses never reopen following a disaster.

You've invested your time, money, and heart into your business. You should also invest in an emergency preparedness plan to ensure you have the best chance at full recovery. Here are five steps to follow.

# Assess your preparedness

Take the Ready Rating Program from the American Red Cross to assess how prepared your business is in the event of an emergency. Enroll at **readyrating.org**.

#### Get the right insurance

Carefully review your insurance policies to make sure you have adequate coverage. Keep in mind, many insurance policies do not cover earthquake or flood damage. Visit the Small Business Administration's website at **sba.gov** for tips on choosing the right insurance.

# Train your employees

Train your employees in basic first aid and CPR techniques. Sign up for classes with your local American Red Cross or Community Emergency Response Team.

Create an emergency response team where employees understand their roles in an emergency. Share external emergency resources with employees that can provide assistance during or after a disaster.

Visit **lacounty.gov/emergency** for L.A. County's Emergency Survival Guide, a listing of local agencies that can help during an emergency, and to enroll in Alert LA County to be notified of local emergencies.

# Prepare emergency supply kits

You should have food, water, and other supplies to last for at least three days. Your kit should be easily accessible and ready to grab and go. It should include:

- Water (one gallon of water per person per day for drinking and sanitation)
- Food (at least a three-day supply of nonperishable food)
- Can opener for food
- Eating utensils
- Battery-powered radio and extra batteries
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust or filter masks
- Wrench or pliers (to turn off utilities)
- Local maps
- Cell phone with charger (solar)
- Plastic sheeting and duct tape (to seal rooms)
- Moist towelettes for sanitation
- Garbage bags and plastic ties for personal sanitation
- Prescription medication and glasses
- Feminine supplies

#### Develop a business continuity plan

Create a business continuity plan ahead of time to lessen stressful decisions in the face of a disaster. Follow these steps:

# Do a business impact analysis

A business impact analysis predicts the consequences that disruptors like a utility outage, lack of adequate staff and more can have on your business. Visit **fema.gov** and search for business impact analysis.

# **Identify recovery strategies**

Identify an alternate facility where you can run your business. Back up your important data (suppliers, customers, finances) regularly. Get a sample IT recovery plan at ready.gov/business/implementation/IT.

#### Develop your plans and test them out

Now that you know what could severely impact your business in a disaster, make a plan on how you will prepare for the worst.

Determine what you want to accomplish with your emergency response plan. Establish evacuation routes, resources you'll need to respond to the emergency, and the framework of how you'll stay in touch with employees, customers, etc. To help map out your plan, visit fema.gov and search for emergency response plan.

Test your plans with employees and adjust as necessary. Hold regular drills so that everyone becomes more accustomed and comfortable with the plan. Update contact information and trainings consistently.

For details about creating a plan, visit: ready.gov/business.