



Preparing makes good business sense.
Get ready now.
Building your own business emergency plan.

www.protectyourbusiness.ky.gov

KNOW

PLAN

PREPARE

America's businesses form the backbone of the nation's economy. Small businesses alone account for more than 99% of all companies with employees, employ 50% of all private sector workers and provide nearly 45% of the nation's payroll. The Federal government estimates that over 40% of businesses never reopen following a disaster. If businesses are READY to survive and recover, the nation and our economy are more secure. A commitment to planning today will help support employees, customers, the community, the local economy and even the country. It will also protect your business investment and give your company a better chance for survival.

Planning to Stay in Business

Business continuity planning must account for all hazards (both man-made and natural disasters). You should plan in advance to manage any emergency situation. Assess the situation, use common sense and available resources to take care of yourself, your co-workers and your business's recovery.

- **Be Informed**
Know what kinds of emergencies might affect your company.
- **Continuity Planning**
Carefully assess how your company functions, both internally and externally.
- **Emergency Planning/Protecting your Employees.**
- **Protecting your Investment**

Be Informed

Risk assessment is a sophisticated area of expertise that can range from self-assessment to an extensive engineering study. The specific industry, size and scope of your individual company will determine your organization's risk assessment needs.

- Know what kinds of emergencies might affect your company both internally and externally. Find out which natural disasters are most common in the areas where you operate. You may be aware of some of your community's risks; others may surprise you.
- Learn about what to do during a biological, chemical, explosive, nuclear or radiological attack at www.protectyourfamily.ky.gov.





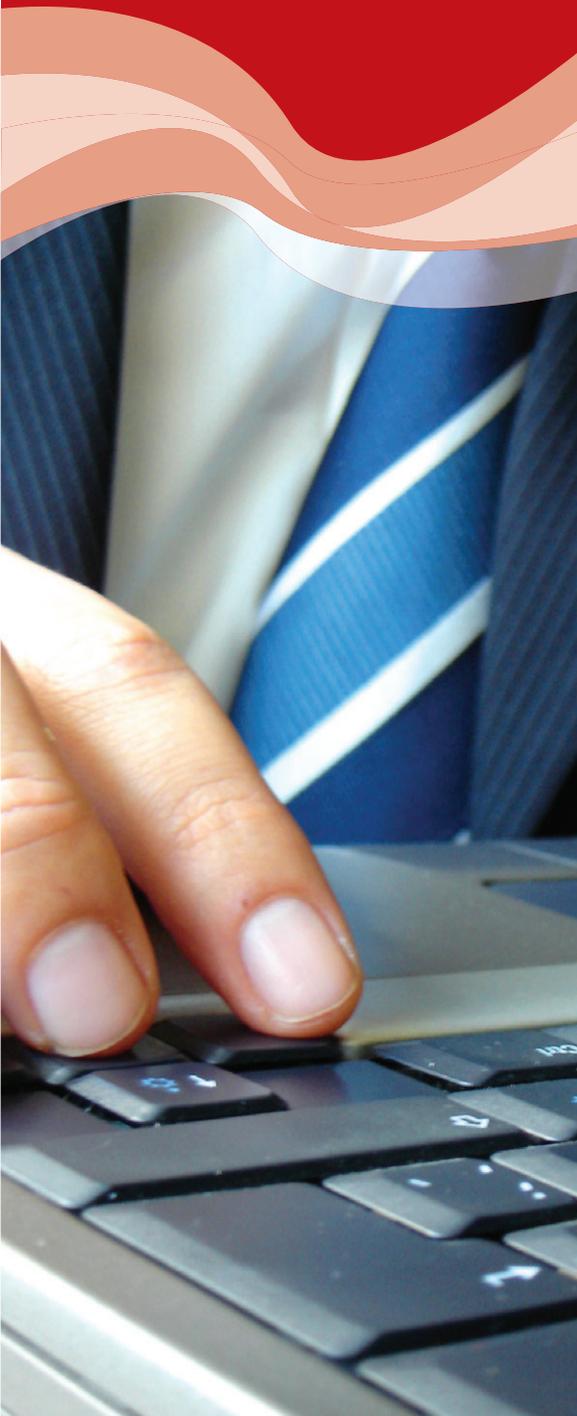
*Here's Something
To Think About...*

Plan ahead for extended disruptions of electricity, gas, telecommunications and other utilities during and after a disaster.

Continuity of Operations

How quickly your company can get back to business after a terrorist attack or tornado, fire or flood often depends on emergency planning done today. Start planning now to improve the likelihood that your company will survive and recover.

1. 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.
2. Identify your **suppliers, shippers, resources and other businesses** you must interact with on a daily basis.
 - Develop **professional relationships** with **more than one** company to use in case your primary contractor cannot service your needs. A disaster that shuts down a key supplier 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.
3. 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.
4. **Plan for payroll continuity.**
5. 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.



6. 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.
7. 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 others you regularly do business with.
 - Share your plans and encourage other businesses to set in motion their own continuity planning and offer to help others.
8. **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.

Emergency Planning

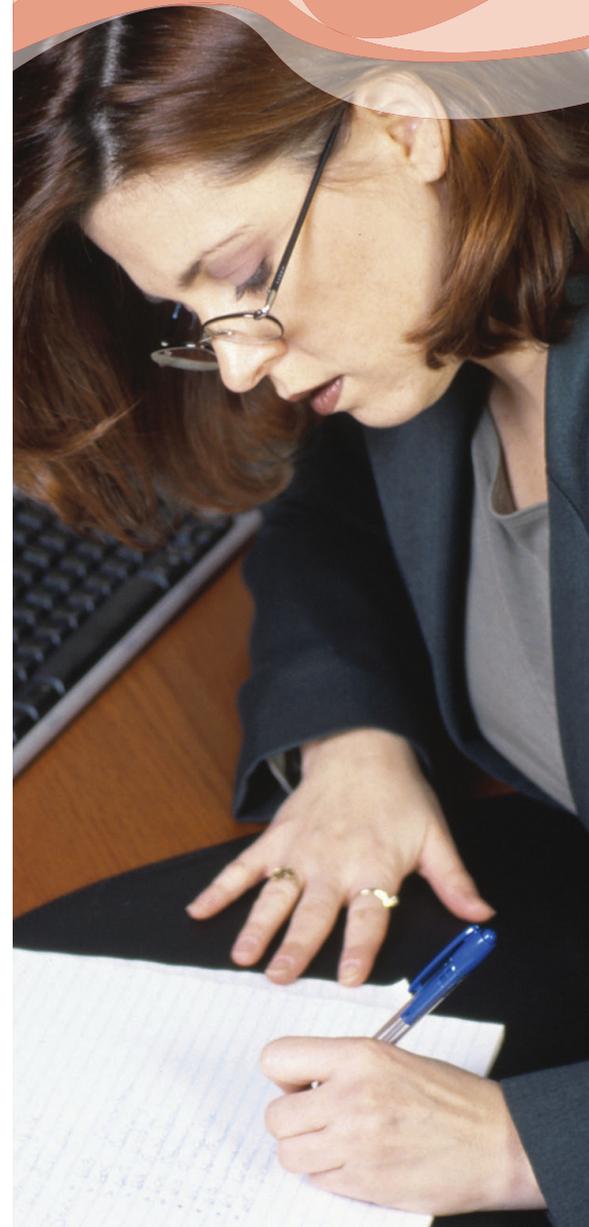
Emergency Planning for Employees

Your employees and co-workers are your business's most important and valuable asset.

1. **Two-way communication is central** before, during and after a disaster.
 - Include emergency preparedness information in all **internal communications** tools.
 - Consider setting up a telephone calling tree, a **password-protected page** on the company website, an email alert or a **call-in voice recording** to communicate with employees in an emergency.
 - Designate an out-of-town phone number where employees can leave an **"I'm Okay"** message in a catastrophic disaster.
 - Provide all co-workers with **wallet cards** detailing instructions on how to get company information in an emergency situation. Include telephone numbers or Internet passwords for easy reference.
2. **Talk to co-workers with disabilities** about **what assistance is needed**.
3. **Frequently review and practice** emergency with **drills and exercises**.
4. Keep a **record of employee emergency contact information** with other important documents in your emergency kit and at an off-site location.

HERE'S SOMETHING
TO THINK ABOUT...

USE NEWSLETTERS,
INTRANETS, STAFF MEETINGS
AND OTHER INTERNAL COMMU-
NICATIONS TOOLS TO COMMU-
NICATE EMERGENCY PLANS AND
PROCEDURES.





Here's Something To Think About...

If your employees are prepared at home, your company is better positioned in an emergency situation. Encourage co-workers to get an emergency supply kit, make a family emergency plan and be informed about different emergencies.

Emergency Supplies

When preparing for emergency situations, think first about the basics of survival: **fresh water, food, clean air and warmth**. *Recommended*

emergency supply checklists are available at www.PrepareYourBusiness.ky.gov.

1. NOAA weather radio

2. Keep copies of **important records** such as site maps, building plans, insurance policies, employee contact and identification information, computer backups, and other priority documents in a waterproof, fireproof portable container. Store a second set of records at an off-site location.

Deciding To Stay or Go

Depending on your circumstances and the nature of the disaster, the first important decision after an incident occurs is **whether to shelter-in-place or evacuate**. Understand and plan for both possibilities in advance. Find more details online at www.PrepareYourBusiness.ky.gov.

Protecting your Investment

In addition to emergency planning, there are steps you can take to both safeguard your company and secure your physical assets.

● Insurance Coverage

Policies vary, meet with your provider to review current coverage.

● Utility Disruptions

Prepare for extended outages during and after a disaster.

● Facilities, Buildings & Plants

Take steps to secure physical assets.

● Equipment

Conduct a room-by-room walk-through to determine what needs to be secured.

● Building Air Protection

Assess the HVAC system to improve indoor air quality.

● Cyber Security

Protect your data and information technology systems and evaluate an off-site back-up.



Here's Something To Think About...Carefully assess your internal and external functions to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.

WHAT ARE THE COSTS?

The following will give you 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. Use this list to get started and then consider what else can be done to protect your people and prepare your business.



NO COST

- 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, periodic employee emails and other internal communications tools.

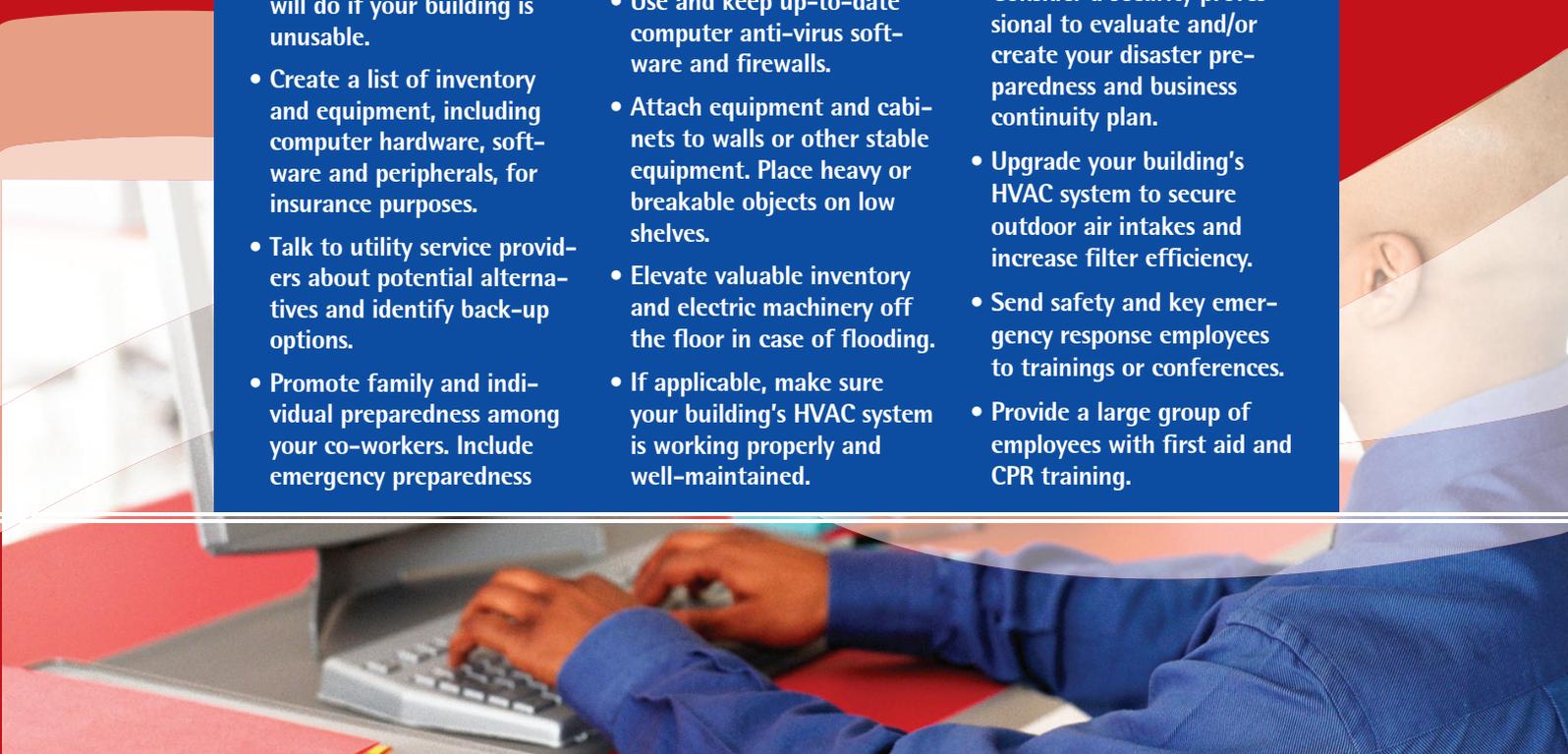
UNDER \$500

- 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 website, email 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 well-maintained.

- Back up your 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 away from any area that might flood 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 a professional engineer to evaluate the wind, fire or seismic resistance of your building.
- Consider 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.





For more information about how to prepare an emergency plan, build a disaster supply kit or get involved in local volunteer opportunities in your community, please visit:

www.homelandsecurity.ky.gov | www.ProtectYourBusiness.ky.gov

www.ready.gov | www.ProtectYourFamily.ky.gov



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