



# Disaster Preparedness: Small-Midsize Business Checklist

## SECTION I: KNOW YOUR HAZARDS

Select all those that apply.

|    |  | We did this before the training | We need to do this    | N/A                   |
|----|--|---------------------------------|-----------------------|-----------------------|
| 1. | We have <a href="#">identified the hazards</a> most likely to strike in our community and the kinds of impacts they may have.                                | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 2. | We know <a href="#">key information sources</a> to check about any approaching hazards and local emergencies and do so regularly.                            | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 3. | We have downloaded the <a href="#">FEMA</a> , <a href="#">Red Cross</a> and/or weather or local Emergency Apps.  | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 4. | We have checked with <a href="#">FEMA Flood Map Service Center</a> to see if our business is in a Special Flood Hazard Area (SFHA) or other flood risk area. | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |

## SECTION II: MAKE YOUR CONTINUITY PLAN

*(See Resource Guide: Making Your Business Continuity Plan section)*

|    |  |                       |                       |                       |
|----|--|-----------------------|-----------------------|-----------------------|
| 5. | Our business knows that as many as 40% of businesses that close after a disaster never reopen. In order to protect our business, we have a business continuity plan for disasters.<br>Our plan includes/considers the following: |                       |                       |                       |
| a) | Identification of planning timeline, planning team, crisis managers and stakeholders   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b) | Assessment of risks and potential impacts to our business  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| c) | <a href="#">OSHA-compliant emergency action plan</a> to protect staff and customers, including evacuation and sheltering   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| d) | Alternative worksites and workforce policies   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| e) | Strategies to restore critical business functions and manage disruptions to our supply chain   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| f) | Strategies to meet financial and human resource needs  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| g) | Crisis communications plan, including plans for how to communicate if phone or internet services are disrupted, for all our stakeholders (employees, customers, suppliers and vendors)   | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

| <b>Select all those that apply.</b> |  | <b>We did this before the training</b> | <b>We need to do this</b> | <b>N/A</b>            |
|-------------------------------------|--|--|---------------------------|-----------------------|
| <b>6.</b>                           | Our business has an inventory of vital business records stored security in on and offsite locations (such as safety deposit box or secure online storage), including all of the following that are relevant to our business: |  |                           |                       |
|                                     | <b>a)</b> Core business operations documentation   | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>b)</b> Employee information, including contacts and payroll   | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>c)</b> Customer and stakeholder records   | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>d)</b> Licenses, permits and other regulatory documents   | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>e)</b> Leases, titles, contracts and other legal records  | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>f)</b> Insurance records  | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>g)</b> Financial, tax and audit records   | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>h)</b> Litigation records   | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>i)</b> Asset inventories  | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>j)</b> Business policies and procedures, including access codes for voicemail boxes and other systems   | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
|                                     | <b>k)</b> Business continuity and emergency response plan  | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
| <b>7.</b>                           | Every employee knows the business continuity emergency plans and has key emergency contact information.  | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |
| <b>8.</b>                           | List of government and non-government sources of assistance to contact for help in the event of a disaster   | <input type="radio"/>                  | <input type="radio"/>     | <input type="radio"/> |

### SECTION III: GET THE RIGHT INSURANCE COVERAGE

|           |   |                       |                       |                       |
|-----------|---|-----------------------|-----------------------|-----------------------|
| <b>9.</b> | We have recently conducted a comprehensive inventory of our business operations and assets, including the value and estimated replacement cost of everything owned. We have stored a copy of our asset inventory securely offsite so that we can access it if our building is damaged or we need to evacuate. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
|-----------|---|-----------------------|-----------------------|-----------------------|

**We have reviewed our insurance coverage with our agent and asked the following questions:**

#### What's in our insurance policy?

|            |  |                       |                       |                       |
|------------|--|-----------------------|-----------------------|-----------------------|
| <b>10.</b> | What perils are covered AND excluded in our policy?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <b>11.</b> | Do we coverage for the natural hazards our business faces, especially rising water?  | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| <b>12.</b> | Are the current values listed for our property and assets up to date, and do our coverage limits and deductibles align with our current property values and financial situation? | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Select all those that apply.

|                                    |  | We did this before the training | We need to do this    | N/A                   |
|------------------------------------|--|---------------------------------|-----------------------|-----------------------|
| <b>Do we have enough coverage:</b> |  |                                 |                       |                       |
| 13.                                | <p><b>To rebuild our facilities?</b> If your facility is destroyed, your policy needs to cover the cost of rebuilding facility <u>at current construction costs</u> or you will be responsible for covering the difference. Policy options to consider include:</p> <p>a) <b>Flood Insurance:</b> Standard commercial property insurance policies do not include coverage for flooding. Flood insurance is available through the NFIP and can be purchased from your existing insurance agent. If at risk for flooding, flood insurance is recommended for your building structure <u>and</u> contents.</p> <p>b) <b>Earthquake Insurance:</b> Standard commercial property insurance policies do not typically include coverage for earthquakes. If earthquakes are a risk for your location, speak to your insurance agent about earthquake insurance.</p> <p>c) <b>Replacement Cost:</b> A replacement cost policy pays for the repair or replacement of damaged property with materials of similar kind and quality.</p> <p>d) <b>Extended Replacement Cost:</b> Provides additional insurance coverage of 20 percent or more over the limits in your policy, which can be critical if there is a widespread disaster that pushes up the cost of building materials and labor.</p> <p>e) <b>Inflation Guard:</b> Automatically adjusts your coverage over set periods of time to reflect increases in cost due to inflation.</p> <p>f) <b>Ordinance or Law coverage:</b> If your facility is badly damaged, you may be required to rebuild it to meet new (and often stricter) building codes. Ordinance or law coverage pays a specific amount toward these costs.</p> <p>g) <b>Sewer/Drain Backup:</b> Insures your property for damage from sewer or drain back-up. Most insurers offer it as an add-on to a standard policy.</p> | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 14.                                | <p><b>To cover expenses and lost revenue?</b></p> <p>If our business is forced to close for a length of time due to a disaster, we have coverage for lost revenue during that time and fixed expenses (such as rent and utilities) we will need to be able to cover, as well as additional expenses related to the disaster we might incur. Policy options to consider that can provide coverage for these losses and expenses include:</p> <p>a) <b>Business interruption insurance:</b> Generally provides coverage for revenue lost during closure, fixed expenses and expenses of operating from a temporary location</p> <p>b) <b>Service interruption insurance:</b> Can be added business interruption and provides coverage for direct physical loss, damage or destruction to electrical, water, sewer, telephone and other utilities or service.</p>   | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |

| Select all those that apply.                              |  | We did this before the training | We need to do this    | N/A                   |
|---|--|---------------------------------|-----------------------|-----------------------|
| <b>Do we have enough coverage: (continued)</b>            |  |                                 |                       |                       |
| c)  | <b>Contingent business interruption (CBI) and supply chain coverage:</b> If your company depends on supplies or services from other businesses in order to carry out your operations, the indirect impact of damage to your business partners may also disrupt your operations. CBI and supply chain policies can provide coverage for lost revenue and expenses associated with disruptions to your supply chain.   | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 15.   | <b>To replace property and assets?</b> We have assessed the value of our property and assets along with the estimated cost to replace today them to ensure we have enough coverage.  | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| a)  | <b>Insured our property and assets.</b> We have reviewed with our agent which type of coverage is best for our particular situation (replacement cost policy is recommended to provide greatest coverage):<br><input type="checkbox"/> <b>Cash Value Policy:</b> Also known as market value, pays the cost of replacing your assets minus depreciation.<br><input type="checkbox"/> <b>Replacement Cost Policy:</b> Reimburses you for the full current cost of replacing your assets. | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| b)  | <b>Tenant insurance:</b> (generally your building owner's insurance policy does not cover your contents). We have a policy that provides coverage for all our physical assets in the building, including replacement cost considerations and damage by hazards that may require a separate policy or addition, such as flood, sewer backup or earthquake.  | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 16.   | <b>Protect our assets?</b> We have adequate liability protection in the form of Commercial General Liability (CGL) policy that protects our business from financial loss should we be liable for property damage or personal and advertising injury caused by our services, business operations or our employees.  | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| <b>What is the process for filing an insurance claim?</b> |  |                                 |                       |                       |
| 17.   | Who do we contact?   | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 18.   | What forms do we need to complete?   | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 19.   | What information and documentation will we need about our losses?  | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 20.   | How soon after an incident do we need to file the claim?   | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 21.   | How long will it take to process the claim?  | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 22.   | We have improved our coverage if necessary to protect against risks, especially rising water and to ensure we have sufficient coverage for the value of our assets and facilities.   | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |
| 23.   | We are familiar with the <a href="#">SBA Business Physical Disaster Loans Program</a> and <a href="#">SBA Economic Injury Disaster Loans Program</a> and application requirements, including the documents I will need.  | <input type="radio"/>           | <input type="radio"/> | <input type="radio"/> |

## SECTION V: SECURE AND FORTIFY YOUR PROPERTY

Select all those that apply.

We did this before the training      We need to do this      N/A

(see Resource Guide: Protect Your Facility)

24. We regularly inspect our property and keep it clear of hazards like dead trees, blocked drains. We secure potential hazards like awnings, outdoor furniture before storms. (see *Property Inspection Checklist*)

### FLOOD PROTECTION

25. We have reviewed our flood risk, looked into the [cost and safety benefits of various flood protection measures](#) and taken those that make sense for our facility and budget.

### ELECTRICAL

26. We have considered the costs and safety benefits of steps to protect our facility's electrical system and appliances and taken those steps that make sense for our facility and budget, such as:
- a) Prepared to raise equipment on blocks in advance of possible flood
  - b) [Raised the height of electrical component systems](#) to at least one foot above the 100-year flood level

### ROOF

27. We regularly inspect our roof and keep it in good repair. (see *Roof Inspection Checklist*)
28. We have looked into the costs and safety benefits of making our roof more storm resistant and taken those steps that make sense for our facility and budget during re-roofing or new construction, such as:
- a) Sealed our roof deck
  - b) Strengthened roof and roof-to-wall connections (such as using ring shank nails or hurricane straps)
  - c) Used wind and impact-rated covering and properly attached edging
  - d) Ensured roof deck attachments (such gutters, downspouts, vents and roof-mounted equipment) are wind-rated, properly protected and secured
  - e) [Braced any gable ends](#)

### WINDOWS & DOORS

29. We have looked into the costs and safety benefits of having impact-rated or impact protection for our doors and windows and have taken those steps that make sense for our facility and budget, such as:
- a) Wind and impact-resistant windows or wind and impact protection for our windows
  - b) Wind and impact-resistant doors or wind and impact protection for our entry doors
  - c) Wind and impact-resistant garage doors or [bracing for our garage/dock doors](#)

### SAFE ROOM/STORM SHELTER

30. We have looked into the [costs and safety benefits of a storm shelter or safe room](#) and installed one if it makes sense for our facility and budget and would not be at risk of flooding. If installed, we have also registered with the local storm shelter registry.