

Why Prepare?

If you think about it, you take precautions every day, not just when a snowstorm is coming. For instance, you wear your seat belt in the car just in case you are in an accident. You make your children wear helmets when they ride their bicycles. Preparing for an emergency should also be a part of your standard business practices.

Did you know that when businesses experience catastrophic data loss:

- **43% of businesses never recover?**
- **50% go out of business within two years?**

Did you know that **90% of small and medium-sized businesses will never recover** from a catastrophic event due to a lack of recovery funds available?

For these reasons, it is important to plan ahead, so that your business is prepared and insured and will only be interrupted temporarily when disaster strikes.

Small Business Administration, Activsupport Inc.

What Would You Do?

For **two days...or two weeks or more** if...

The electricity went out?

Your employees couldn't report to work?

You couldn't operate?

Business Interruption Insurance

You might consider buying Business Interruption Insurance. In times of disaster, such insurance **compensates for lost income, profits and covers expenses** when business halts. Contact your insurance agent for more information.

For More Information

For free planning resources and other related disaster preparedness information, see:

- www.fema.gov
- www.ready.gov
- www.sba.gov/npm
- www.cdc.gov
- www.nhoem.state.nh.us
- www.redcross.org
- www.ibhs.org

Planning Resources

- Susan Laverack
Public Health Coordinator
Lakes Region Partnership for Public Health, Inc.
780 North Main Street, Laconia, NH
603-528-2145 www.LRPPH.org
- Greg Champlin
Natural Hazards Coordinator
Bureau of Emergency Management
107 Pleasant Street
Concord, NH 03305 1-800-852-3792

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PREPARING FOR AN EMERGENCY: THE BUSINESS PLAN



Did You Know...

- The most common disaster threat to New Hampshire is **flood**?
- The **ice storm** of 1998 was the costliest declared disaster in New Hampshire's history?
- New Hampshire is ranked 16th in the nation for casualties by **lightning** strikes?
- There are 89 high-hazard **dams** in New Hampshire?
- Due to its geographical makeup and historic architecture, New Hampshire is at high risk for **earthquakes**?
- 2,469 residents died in New Hampshire in 1918 in the **flu epidemic**?
- New Hampshire is also at risk for drought, hurricanes, landslides, pandemic flu, severe winter storms, acts of terrorism, tornadoes, tsunamis, and wildfires.

Fire is the most common of all business disasters.

What Can I Do?

Creating an **Emergency Business Plan** can help prepare you for the unforeseeable. Such a plan could make the difference between reopening within a few days after an emergency and closing down indefinitely.

Emergency Business Plan

- Make a prioritized list of vital operations, staff and procedures necessary to operate.
- Plan for continued payroll.
- Secure a back-up location for your business in case your current location is not accessible.
- Identify the primary and back-up crisis manager of the company who will serve as the spokesperson in the event of an emergency.
- Have emergency contact information posted.
- Identify critical suppliers, as well as back-up suppliers where you obtain necessary supplies/materials to continue business.
- Back up all vital information including payroll, accounting systems, sitemaps, insurance policies, and bank account records digitally and store them at an off-site location. Update these records regularly.
- Meet with your insurance agent to review your plan and to assure that you are adequately covered in the event of a disaster or temporary closure.
- Create an Emergency Supply Kit.
- Learn how to turn off utilities to your building.
- Create a family emergency preparedness plan and encourage your employees to do the same (call 528-2145 for assistance).
- Review emergency plan annually.

Emergency Supply Kit

Have an emergency kit easily assessable and update at least twice a year.

- **Water** (one gallon per person per day)
- **Food** (at least a three-day supply of nonperishable food per person)
- **Battery powered radio and extra batteries**
- **Flashlight and extra batteries**
- **First Aid Kit**
- **Whistle** (to signal for help)
- **Dust or filter masks** (available at hardware stores)
- **Moist towelettes** (for sanitation)
- **Wrench or pliers** (to turn off utilities)
- **Can opener** (hand held—non-electric)
- **Plastic sheeting and duct tape**
- **Plastic garbage bags and plastic ties** (for sanitation)
- **Copies of insurance information and any other vital information**

Being prepared could "help you get your operations back on track a few days after a disaster occurs!"

SBA Administrator Barreto