

# Business Preparedness

Prepare now, **\$AVE** later.

The time to think about disaster preparedness is now. In some cases, this may require a change in mindset, since small business owners are often preoccupied worrying about immediate challenges and it can be hard to think of longer-term possibilities. Being prepared will make your business more resilient when a storm arrives.



Take note of the following tips:

1. **Visit [floridadisaster.biz](http://floridadisaster.biz) to create or update your Business Continuity of Operations Plan.**  
This is an interactive website that can help you build a disaster plan tailored to your business.
2. **Create an Emergency Communication Plan.**  
Establish points of contact so employees can receive information as the situation evolves. Collect email addresses and cell phone numbers so the company can send out email blasts and texts.
3. **A "single voice" is crucial during disaster recovery.** One voice that receives information, vets information, and disseminates information to all parties that need to be contacted is paramount. Remember, inaccurate communication is just as bad as no communication. Also, consider the communication needs of employees with disabilities and employees who have limited proficiency in English.
5. **Know how the company will evacuate if needed.**  
The overall emergency plan should include plans for evacuating both employees and essential equipment if necessary, with suggested routes for leaving the area.
6. **Make sure your company's supply chain can withstand a disaster.** Focus your planning on the key products and services your company would need immediately before and after a disaster. Identify potential points of failure within the supply chain, and secure secondary suppliers as backups if needed. Implementing a "Service Level Agreement"(SLA) defines an agreed level of service that you can expect as a customer (from your supplier) in terms of communication, quality, and rectified action if problems arise.
7. **Identify any single points of failure (weak links) in your business that could cripple you if they fail.** You will want these issues corrected prior to entering a situation of peril. Build redundancy within your organization.
8. **Cross-train your staff well in advance of a disaster so the business can function with key staff missing in action.**
9. **Consider "buddying up" with another business to be ready.** Having a similar business as a "buddy" can pay off in difficult situations, whether it is by borrowing staff, exchanging information, or sharing inventory.
10. **Review your business insurance coverages on an annual basis regardless of the situation.**  
If you receive a claim denial, get the denial in writing. If the settlement offered by the insurance company seems unfair, contact the Florida Office of Insurance Regulation by visiting [flor.com](http://flor.com).
11. **Make sure your business insurance is up-to-date.** Does your insurance policy have current details about your company's assets? Do you have up-to-date contact information for your insurer so you can reach someone quickly if needed? And does your policy accurately reflect your operations, with the best coverage in place for covering loss of business?
12. **Have a "nest egg" ready in case your business needs short-term cash.** Getting insurance claims paid may take time, and there may be damages that are not covered by insurance. Small business owners should work with their accountants and bankers to prepare a disaster fund that can be used if needed.
13. **Have a backup location in mind if possible.**  
Certainly, this will not be possible for all types of businesses; but for many companies, having a potential backup space identified with strong internet and other key amenities for employees can help maintain operations after a disaster while keeping up employee morale.
14. **Keep all your key business documents in a safe place.** Create online backups and keep paper versions of your important corporate documents in a portable fire-safe and waterproof container.

For more disaster preparedness tips for businesses visit: [disastersafety.org](http://disastersafety.org) and [ready.gov](http://ready.gov).

## HURRICANE PHOENIX

If a Category 5 hurricane made a direct hit in the Tampa Bay Region, it's estimated that **as many as 40% of the area's small businesses would permanently close**. This estimate, which was derived from the "Hurricane Phoenix" Category 5 Hurricane simulation, reflects how such a storm would damage or destroy much of the infrastructure needed for small companies to survive, from roads to power sources to technology.

To help businesses in the Tampa Bay area prepare, the Tampa Bay Regional Planning Council created Project Phoenix 2.0, a training exercise for small businesses and emergency management agencies. Included are videos that simulate a Category 5 storm hitting the Tampa Bay Region and interviews from business owners in Mexico Beach, Florida who are recovering from the impacts of Category 5 Hurricane Michael in 2018. For more information visit [tbrpc.org/phoenix](http://tbrpc.org/phoenix).

## PROJECT PHOENIX 2.0



*"You're going to be exposed to considerable damage or loss,"*

said Al Cathey of Cathey's Hardware & Tackle, which rebuilt its structure after major damage from Hurricane Michael in 2018.

*"Don't let that entrepreneurial spirit be a casualty of the hurricane."*

Visit [floridadisaster.biz/DisasterPlanningToolkit](http://floridadisaster.biz/DisasterPlanningToolkit) to prepare your Business Disaster Plan.



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## BUSINESS PREPAREDNESS & RECOVERY RESOURCES

1. The U.S. Small Business Administration (SBA) provides low-interest disaster loans to help businesses recover from declared disasters. Video guide to SBA's Disaster Assistance Program: [youtube.com/watch?v=Xm\\_ss5QmBAE](https://www.youtube.com/watch?v=Xm_ss5QmBAE).  
  
The SBA advises that if immediate assistance is required, small businesses should call the Federal Emergency Management Agency (FEMA), or the SBA in its local community. FEMA can be reached at [1-800-621-3362](tel:1-800-621-3362) and contact SBA's Disaster Assistance team at [1-800-659-2955](tel:1-800-659-2955).
2. The Florida Department of Economic Opportunity (DEO) provides assistance to Florida workers, businesses, and communities after a disaster. Learn more at [floridajobs.org](http://floridajobs.org).
3. U.S. Chamber Foundation's "Resilience in a Box" workbook guides companies toward addressing preparedness issues while building in flexibility to handle potential business interruptions. Visit the following websites for more information:
  - 1) [uschamberfoundation.org/resilience-box](http://uschamberfoundation.org/resilience-box)
  - 2) [uschamberfoundation.org/node/43155](http://uschamberfoundation.org/node/43155).