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LEADERSHIP SUMMIT

SOCIAL IMPACT: ALIGNING INCLUSION WITH GROWTH

T A M P A , F L O R I D A

F E B R U A R Y 9 - 1 1 , 2 0 2 0

Disaster Planning Made Easy

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Insurance Institute for Business & Home Safety



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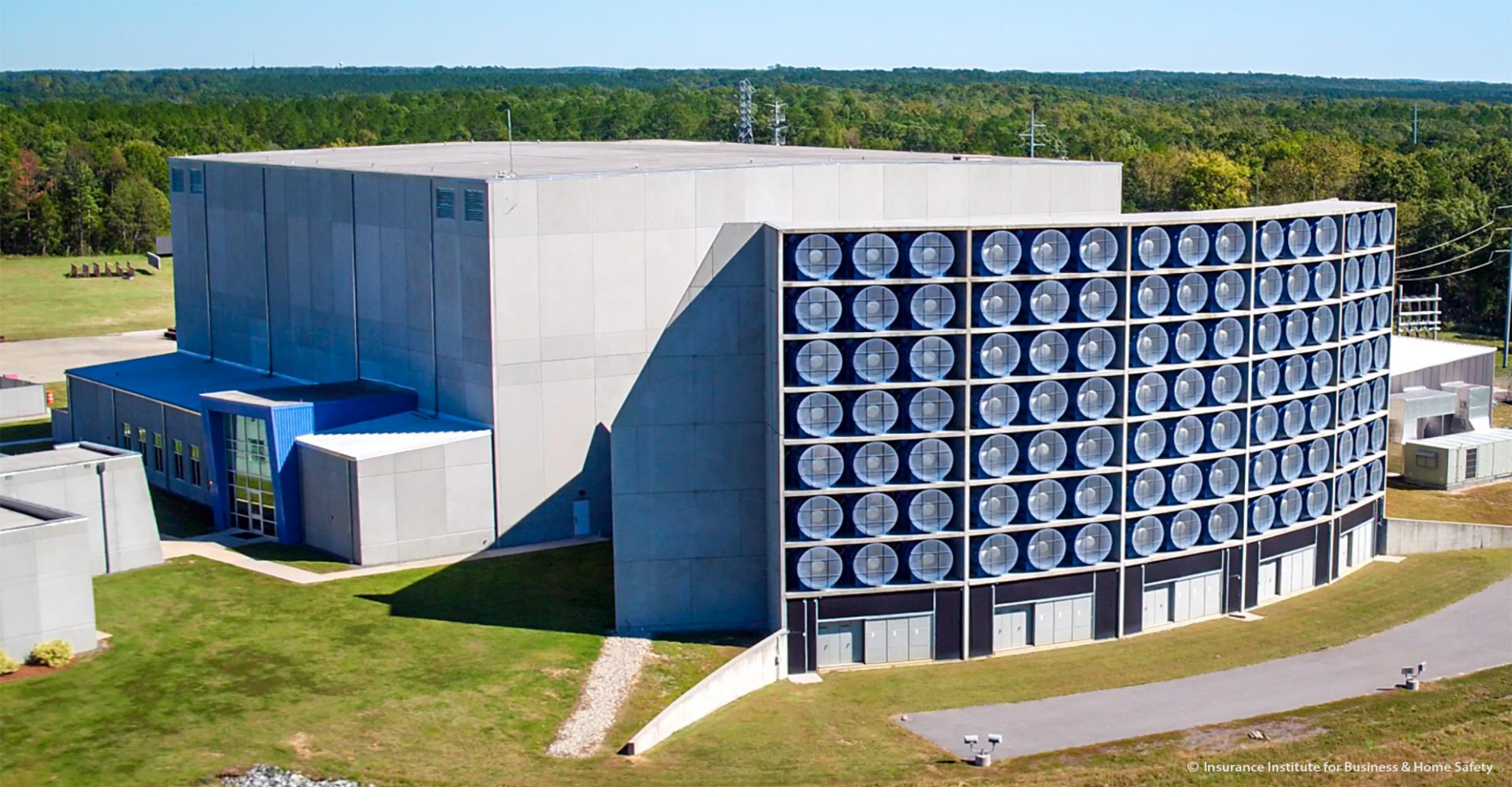
What We Will Learn Today

- Who is the Insurance Institute for Business & Home Safety (IBHS)?
- Why plan?
- How to plan using...
 - OFB-EZ
 - EZ-PREP



IBHS Mission

Severe weather disrupts lives, displaces families, and drives financial loss. IBHS delivers top-tier science and translates it into action so we can prevent avoidable suffering, strengthen our homes and businesses, inform the insurance industry, and support thriving communities.



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#IEDCTampa



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Natural Disasters Wreak Havoc on Small Businesses

- Most operate from a single location, making them more vulnerable than larger companies
- Median cost of downtime from extreme weather is \$3,000/day
- 57% have no disaster recovery plan; of those that do, 90% spend less than 1 day/month maintaining them

Per report by the Small Business Majority and American Sustainable Business Council



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1 in 4 Businesses Forced to Close After a Disaster, Never Reopens





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Help Businesses Turn Excuses Into Action

- It will never happen to us
- We have more important things to think about
- We are too small to need a plan
- We back up our computers, which is enough
- We don't know where to go for help
- We have no risks
- It takes too much time and money





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Business Continuity Planning



A PROGRAM OF IBHS

DisasterSafety.org/open-for-business

Know Your Risks

Use this form to review potential threats. Fill in one field for probability and one field for severity. Finally, multiply the probability and severity levels and enter the total in the total value column.

THREATS	Probability (0-5)	Severity (0-5)	Total
Earthquake			
Tornado / Wind / Hurricane			
Flood			
Severe Winter Weather			
Interior Fire			
Wildfire			
Loss / Illness of Key Staff			
Workplace Violence			
Software / Hardware Failure			
Power Outage			
Loss of Utilities (water, gas, electricity, etc.)			
Pandemic / Epidemic / Flu			
Loss of Premises			
Other: _____			
Other: _____			
Other: _____			
Other: _____			
Other: _____			

Know Your Key Customers, Contacts, Suppliers and Vendors

CONTACT TYPE:
 Current Supplier/Vendor Back-Up Supplier/Vendor Key Customer/Contact

Company / Individual Name: _____
 Account Number: _____
 Materials / Service Provided: _____
 Street Address: _____
 City, State, ZIP: _____
 Company phone: _____
 Website: _____

Company Representative

Primary Contact: _____
 Title: _____
 Office phone: _____
 Mobile phone: _____
 Email: _____

Alternate Contact: _____
 Title: _____
 Office phone: _____
 Mobile phone: _____
 Email: _____
 Notes: _____



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OFB-EZ Mobile App



Get it on
iTunes



GET IT ON
Google Play



available in the
chrome web store



WINDOWS



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Know Your Risks

- **Frequency:** likelihood the event will occur
- **Severity:** amount of damage the event is capable of causing your business



NATURAL

- Earthquake
- Tornado
- Hurricanes/Wind
- Floods
- Severe Winter Weather
- Wildfire
- Drought
- Sinkholes

LOSS OF

- Key Employee
- Senior Leader
- Subject Matter Expert
- Key Supplier/Vendor
- Premises
- Key Equipment

MAN-MADE

- Sabotage
- Product Tampering
- Scandal
- Workplace Violence
- Sexual Harassment
- Fraud/Theft
- Arson
- Terrorist Attack

TECHNOLOGICAL

- Software Failure
- Hardware Failure
- Power Outage
- Data Corruption
- Cooling System Failure
- Mechanical Systems
- Communications

SECURITY

- Privacy
- Viruses
- Hackers
- Data Theft
- Counterfeiters
- Cybercrime

ACCIDENTS

- Human Error
- Fires/Explosions
- Water Damage
- Building Collapse
- Environmental
- Contamination

POLITICAL

- Strikes
- Riots
- Civil Disturbances
- Bomb Threat
- Biological Threats
- Nuclear Threat
- Acts of War

OTHER THREATS

- Pandemics
- Gas/Water Shortage
- Media Crisis
- Special Events
- Mismanagement
- Product Liability



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Know Your Operations





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Know Your Employees



- Home address
- Landline & mobile phone numbers
- Personal email
- Local & out of state emergency contacts
- Evacuation destination
- Certifications: CPR, AED, EMT



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Know Your Equipment



- Critical equipment & machinery
- One-of-a-kind, obsolete
- Tools & spare parts vital to operation
- Replacement &/or reorder time
- Company-owned vehicles



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Know Your Key Customers, Contacts, Suppliers & Vendors



- Primary
- Alternate/backup
- Contact information
- Account number(s)
- Materials and/or services provided



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Know Your Information Technology & Vital Records



- Model & serial numbers
- Purchase date & price
- License numbers
- Technical support
- Supplier name
- Type of media
- Backup details
- Backup location



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Know Your Finances



- Line of credit
- Cash on hand
- Access to various accounts
- Accounts payable & receivable
- Emergency closing policy
- Employee cash advances



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Know When To Update & Test Your Plan



It's a hot, rainy Friday morning. The time is 11:30 a.m. Suddenly, the lights go out and all the computers, printers and copiers turn off. For a few seconds, there is silence before the chatter begins to pick up. One of your emergency lights comes on, but the rest are not working. While many of the offices have windows to provide minimal light, the majority of the hallways and interior rooms are left in the dark.

Power Outage Scenario



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Know Where To Go For Help



DisasterAssistance.gov



FEMA



U.S. Small Business
Administration



**American
Red Cross**

DISASTER ASSISTANCE

Businesses ■ Homeowners ■ Renters ■ Nonprofits



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Available in Spanish



A PROGRAM OF IBHS

Elaborado por el Instituto para la Seguridad de las Empresas y los Hogares (IBHS), la cual es una organización independiente, de investigación y comunicaciones sin fines de lucro patrocinada por la industria de seguros de propiedad. El instituto trabaja en reducir los efectos sociales y económicos de los desastres naturales y otras pérdidas de bienes mediante la realización de investigaciones y la defensa de mejores prácticas de construcción, mantenimiento y preparación.

LA MANERA FACIL DE PREPARAR SU NEGOCIO PARA LO INESPERADO.



Collage of OFB-EZ forms in Spanish:

- Conozca a sus Clientes, Contactos, y proveedores Clave**
- Conozca a sus Empleados**
- Conozca sus Operaciones**
- Conozca sus Finanzas**
- Conozca su Tecnología Informática**
- Conozca Sus Riesgos**
- Conozca cuando evaluar su plan Ejercicio: Escenario de apagón.**

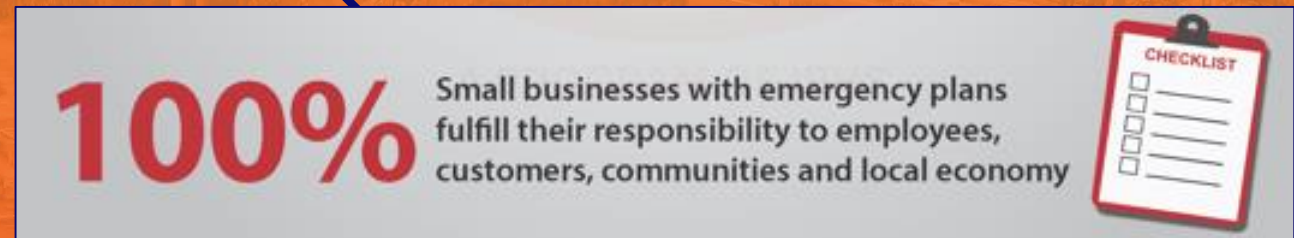
Conozca Sus Riesgos Table:

RIESGOS	Probabilidad (0-5)	Severidad (0-5)	Total
Terremoto			
Tornado/Viento/Muración			
Inundación			
Clima Severo de Invierno			
Incendio en el Interior			
Incendio Forestal			
Pérdida/Enfermedad De Personal Especial			
Violencia en el Lugar De Trabajo			
Falla del Software/Hardware			
Apagón			
Pérdida De Servicios (Agua, Gas, Electricidad, Etc.)			
Pandemia/Epidemia/Influenza			
Pérdida De Local/Edificio			
Otro			
Otro			
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Severe Weather Threatens Small Business Survival





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Severe Weather: Emergency Preparedness and Response Planning



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U.S Natural Disaster & Severe Weather Seasons

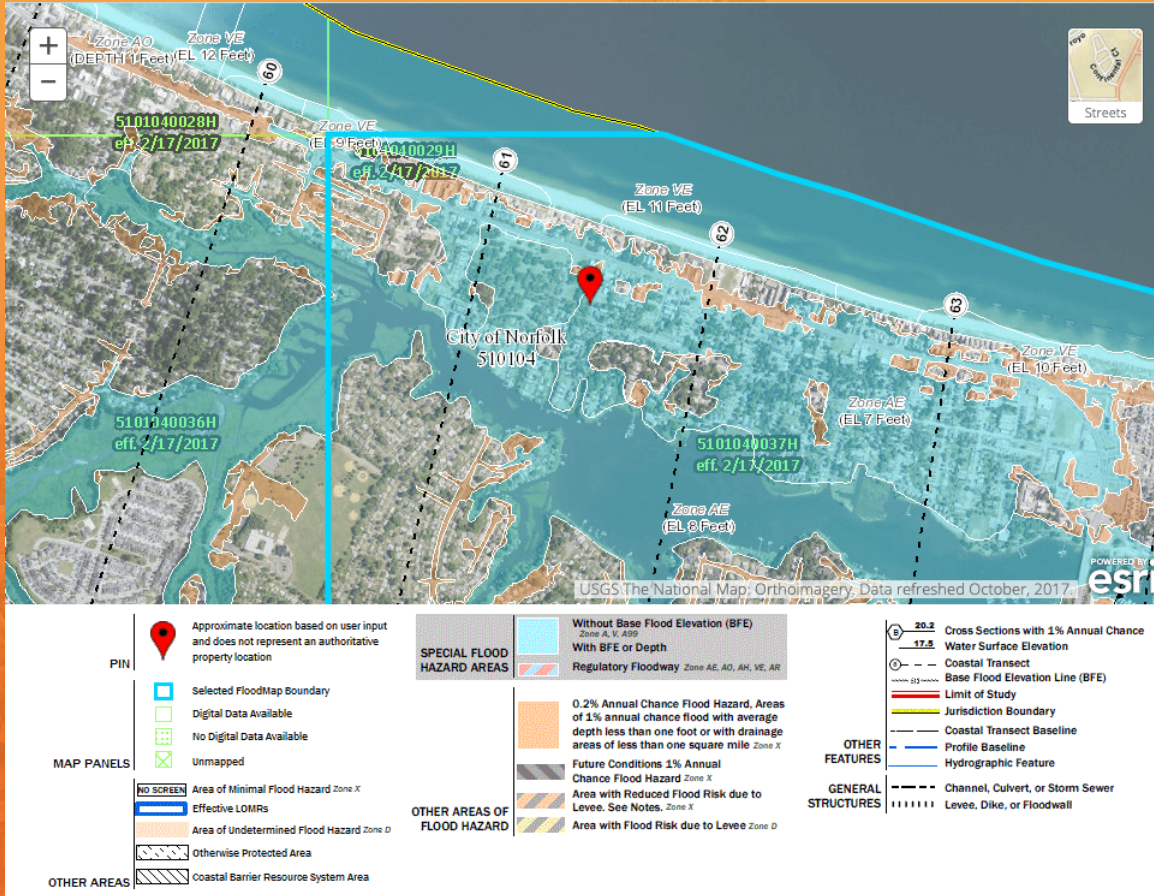
- Natural disasters and severe weather can strike any time, anywhere
- But, certain types are more prevalent for specific times and locations

Natural Disaster	Seasons	Geographic Location
Severe Winter Weather	January-March	Mid-Atlantic
	November-March	Northeast, Midwest, Mountain West, Northwest, High elevation in Southwest
Flooding	March-June	Northeast, Mountain West, Northwest, Midwest
Tornadoes	March-June	Midwest, Southeast, Southwest, Mid-Atlantic
Hurricanes	June-November	Gulf Coast & Atlantic Seaboard States
Thunderstorms & Lightning	March-September	Central Plains, Southeast, Mid-Atlantic, Southwest
Hailstorms	March-September	East of the Rockies
Wildfire	March-June	Southeast
	June-November	Mountain West, Pacific West, Southwest



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Review Hazards & Exposures



- Previous year's storms
- FEMA flood maps
- County hazard analysis report



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Severe Weather Planning



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72 HOURS BEFORE AN INCIDENT

5 DAYS BEFORE AN INCIDENT

OFF-SEASON

LIFE SAFETY

SUPPLY CHECKLIST

LONGER-TERM PLANNING AND REPAIRS

RECOVERY AFTER AN INCIDENT

24-48 HOURS BEFORE AN INCIDENT

72 HOURS BEFORE AN INCIDENT

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DisasterSafety.org/business-protection/ez-prep/



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Components of EZ-PREP



Life Safety

- Document and post emergency medical procedures
- Create and post evacuation procedures including floor plans and exits
- Assemble and maintain a first-aid kit



Off-Season

- Appoint, organize and train a staff emergency response team
- Inspect building; conduct major repairs
- Inspect and replenish emergency supplies
- Exercise the plan



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Components of EZ-PREP



5 Days Before

- Monitor weather forecasts
- Inspect and remove debris from roofs and grounds
- Notify employees of potential for severe weather and prepare for possible implementation of plan
- Conduct business-specific tasks



72 Hours Before

- For hurricane, prepare for 1+ category stronger than forecast
- Secure loose building and outdoor equipment
- Fill backup generators
- Protect key property/equipment
- Conduct business-specific tasks



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Components of EZ-PREP



24–48 Hours Before

- Communicate business closure details to employees, customers and vendors
- Disconnect/unplug all electrical equipment
- Conduct full or partial shutdown procedures
- Conduct business-specific tasks



During & After

- Number 1 priority: stay safe
- Designate times for key staff to call conference line for situation overviews
- Update employee emergency hotline with status of facility
- Conduct business-specific tasks



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Components of EZ-PREP



Recovery

- Authorized staff should assess facility damage and report findings—when deemed safe, authorize re-opening
- Contact customers and vendors about business status
- When possible, protect building and equipment from further damage
- Contact insurance company to report any damage



Debrief

- Gather staff to discuss successes and failures
- Ask for suggestions for improvements
- Update plan based on feedback
- Inventory and replenish emergency supplies



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Customizable EZ-PREP Template

[Type of Weather] Checklist

Task #	Completed		Primary Staff Responsible	Alternate Staff Responsible
	<input checked="" type="checkbox"/>	72 Hours Before		
	<input type="checkbox"/>	Check that all roof equipment (air conditioners, fan housing, satellite dishes, antennas and signs) mounts are		

[Type of Weather] Checklist

Task #	Completed		Primary Staff Responsible	Alternate Staff Responsible
	<input checked="" type="checkbox"/>	5 Days Before		
25	<input type="checkbox"/>	As needed, secure equipment, cabinets and fixtures vulnerable to the approaching event.		

[Type of Weather] Checklist

Task #	Completed		Primary Staff Responsible	Alternate Staff Responsible
	<input checked="" type="checkbox"/>	Off-Season: [Month - Month]		
	<input type="checkbox"/>	Create emergency response teams, including a chain of command, a current list of telephone numbers and		

[Type of Weather] Checklist

Task #	Completed		Primary Staff Responsible	Alternate Staff Responsible
	<input checked="" type="checkbox"/>	Life Safety		
1	<input checked="" type="checkbox"/>	Create procedures on how employees are to report emergencies (fire alarm, dialing 911, calling an internal emergency number, etc.).		
2	<input type="checkbox"/>	Create medical emergency procedures (who can perform them and to what extent, or whether your business will rely on the fire department or ambulatory services to provide these services).		
3	<input type="checkbox"/>	Create evacuation procedures (appoint a lead or team to be in charge of developing evacuation plans including how to evacuate and what routes to take, including floor plans with exit diagrams, and actions employees should take before and while evacuating such as shutting windows, turning off equipment, and closing doors behind them; the plan should also include procedures on how to account for all employees after an evacuation—e.g., sweep the area, check offices and restrooms, conduct roll call in the assembly area, etc.).		
4	<input type="checkbox"/>	Create shelter-in-place procedures (what actions employees should take before and while sheltering).		
5	<input type="checkbox"/>	Create life safety equipment maintenance procedures (AED, personal protection equipment, etc.).		
6	<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		

[Type of Weather] Checklist

Task #	Completed		Primary Staff Responsible	Alternate Staff Responsible
	<input checked="" type="checkbox"/>	24 - 48 Hours Before		
40	<input type="checkbox"/>	Make decision on when to close office/facility and to excuse employees so they have sufficient time to prepare their homes and families, and notify employees of office closure details.		
41	<input type="checkbox"/>	Notify key customers, suppliers and partners of the office/facility closing (i.e., USPS, FedEx, UPS, clearing service, building management, vendors, shippers, etc.).		
42	<input type="checkbox"/>	For hurricanes and other high-wind events, install window protection (e.g., permanent shutters or plywood panels; tape should never be used to protect against pressures and flying debris). If window protection is unavailable, close all window blinds, and cover office equipment with plastic sheets or tarps.		
43	<input type="checkbox"/>	Disconnect all electrical equipment and unplug from power source.		
44	<input type="checkbox"/>	If building has the potential of being exposed to flooding or storm surge, seal all water entry points (i.e., utility penetrations into the building) and install flood protection including first floor drain plugs.		
45	<input type="checkbox"/>	Raise equipment and furniture above expected flood level heights, and elevate or relocate critical records, computers and equipment to an alternate site, if possible.		
46	<input type="checkbox"/>	If employees are to remain on site, make sure a safe and secure area is designated in advance. If conditions permit, instruct them on how to monitor, document, and minimize leaks and water infiltration in critical areas with vital equipment.		
47	<input type="checkbox"/>	If expecting any deliveries, contact sender/shipper to inform them of office/facility closure.		
48	<input type="checkbox"/>	Make sure employees with "call tree" responsibilities have the most updated version of the company telephone call list and that they have it in multiple formats (hard copy, electronically, etc.).		
49	<input type="checkbox"/>	Instruct employees to change their voicemail and turn on their email "out of office" notification to indicate the office/facility is closed due to weather, etc.		
50	<input type="checkbox"/>	Customize the message template's message and post to business' website, social media sites and company intranet, and record outgoing message for the business' main telephone line, the employee emergency hotline, etc.		
51	<input type="checkbox"/>	Advise employees to check on the status of the office/facility at least twice per day.		
52	<input type="checkbox"/>	Place a "closed" notice on office/facility main entrance (including instructions on how to find out more information online or by phone).		
53	<input type="checkbox"/>	Conduct full or partial shutdown procedures.		
54	<input type="checkbox"/>	Close and lock all office doors, especially perimeter offices.		

[Type of Weather] Checklist

Task #	Completed		Primary Staff Responsible	Alternate Staff Responsible
	<input checked="" type="checkbox"/>	Long Term Planning & Repairs		
68	<input type="checkbox"/>	Hold a brief meeting noting successes and failures, compile a log of actions to be taken, and incorporate		

[Type of Weather] Checklist

Task #	Completed		Primary Staff Responsible	Alternate Staff Responsible
	<input checked="" type="checkbox"/>	Recovery: After		
63	<input type="checkbox"/>	Authorize employees with assigned recovery responsibilities to return to the facility, assess conditions,		

[Type of Weather] Checklist

Task #	Completed		Primary Staff Responsible	Alternate Staff Responsible
	<input checked="" type="checkbox"/>	During & Immediately After		
56	<input type="checkbox"/>	While building cannot be occupied, if alarm system loses power, arrange alternate security.		

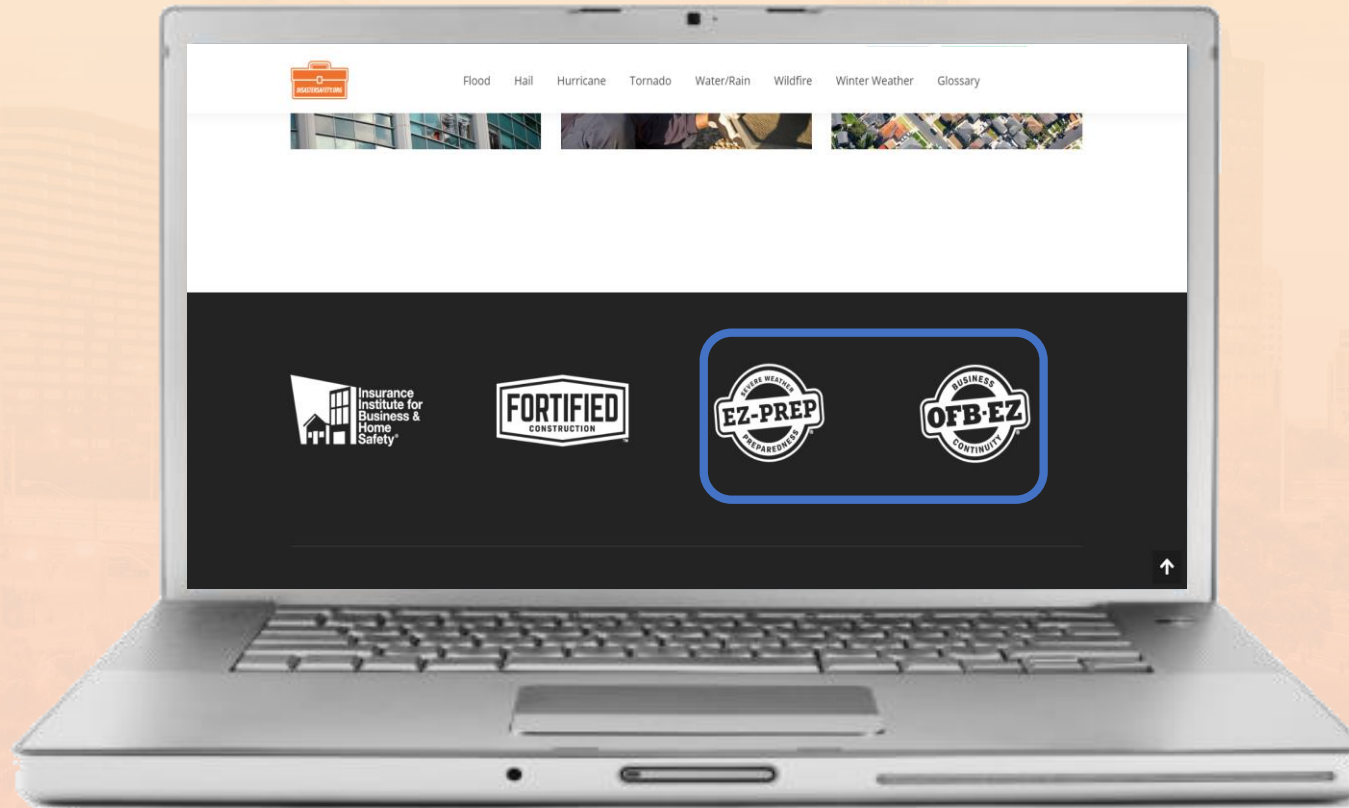
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DisasterSafety.org





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Resources for Businesses

Prepare for
Severe Rain



Prepare for
Wildfire



Prepare for Winter
Weather



Prepare for
Tornadoes



Prepare for Hail



Prepare for Flood



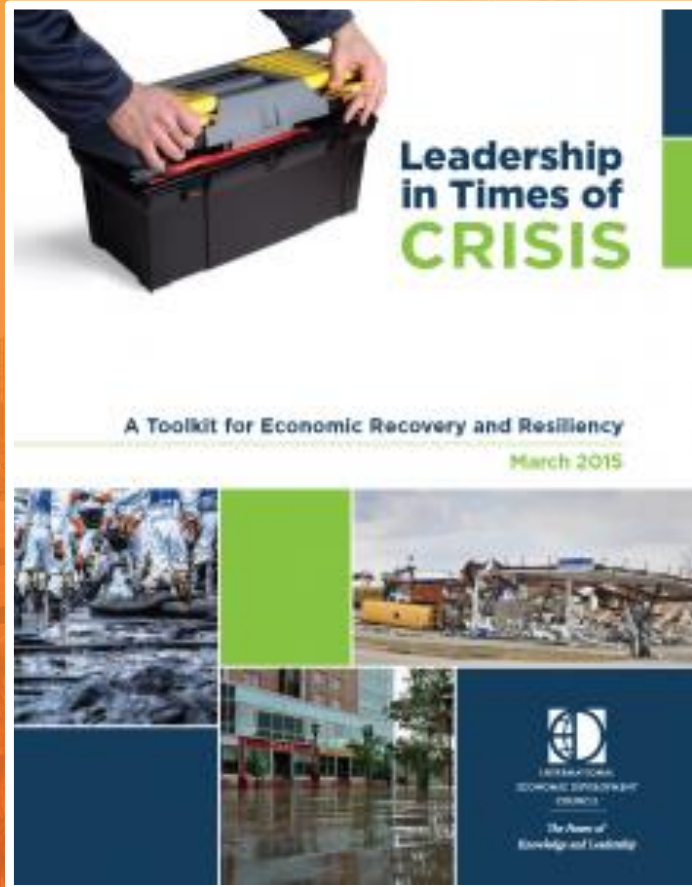
Prepare for
Hurricanes





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RestoreYourEconomy.org



Leadership in Times of CRISIS

Provides strategies and tactics for community leaders to focus on for economic recovery and preserving jobs, incorporating useful information for convening private and public stakeholders to identify key economic recovery strategies, tips on how to navigate federal resources for response and recovery, and implementation of recovery initiatives.



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Conclusion

- All businesses are at risk
- Plans allow businesses to get a jump start on recovery, re-open faster, and reduce their losses
- Business continuity must be considered a constant in everyday business



Questions?

