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## **Start your Emergency Planning now, before disaster strikes your business or property**

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According to ready.gov "At least one in four businesses never reopens after a disaster". If you own or manage commercial property or a business operation, you understand the importance of Disaster Planning and Recovery. Converting that understanding to a workable plan is the challenge that prevents organizations from functioning effectively when the unpredictable, but inevitable occurs. Try a scaled-down concept: Emergency Planning. Most people see an emergency as a temporary problem that can be solved with the right resources.

Why have a plan?

Businesses typically rely on four infrastructure requirements to stay in business:

- 1) people - the customers and employees who interact,
- 2) a workplace or facility,
- 3) business or process equipment to "produce" a product or service and
- 4) communication systems - voice and data - to transact business.

An event that disrupts one or more of these requirements is capable of shutting down use or occupancy of an operation. Business Interruption means money off of the bottom line.

Planning

Planning for every possible event appears challenging but it gets simpler when you approach it by way of the benefits:

- \* protect people, the community and the environment;
- \* comply with regulatory requirements; recover or reduce financial losses from business interruption, loss of market share, damages to equipment or products or fines;
- \* control and enhance your company's image and credibility and possibly reduce insurance premiums.

The planning team must have broad understanding of the operation, the will to examine strengths and vulnerabilities and the authority to set priorities and produce results. When each team member takes ownership, you will achieve far better results than a top-down command approach. Key elements in the planning discussion include cash flow and insurance proceeds, the important roles within your organization (incident command, evacuation, security and access, engineering and facilities), training and practice sessions you will conduct and who are the primary and secondary stake holders in each area of expertise. Remember to include periodically maintaining your plan as you would the critical building systems.

Partner up!

Surprisingly, many managers, engineers or owners see recovering from an emergency as a do-it-yourself solution. Although authority for the plan starts within your organization, include partnering with service providers who can work with you to develop pre-planned levels of service when an incident occurs. You will need to weigh the benefits and cost of retaining a company on a priority response status or working on a first-come-first-serve basis. A well planned Just-In-Time (JIT) recovery resource may work in almost every situation except a regional disaster. Rather than the office manager trying to restore data connections after an electrical storm, make emergency response part of your IT agreement. Maybe you are on a first name basis with the HVAC technician but can you reach him on Sunday morning? Most established mechanical service companies maintain 24/7 answering services with multiple contacts on call. Property damage recovery specialists are typically capable of responding to a wide range of damage incidents including water, fire, mold, storm and other weather-related events. During the emergency is not the time for exchanging business cards for the first time or betting your business recovery on a stranger. If your facility handles any hazardous materials, regulatory requirements will dictate the level of preparedness you will need to maintain. When selecting your service partners, consider not only their expertise, range of services and capacity to respond, but also levels and type of insurance coverage, scheduled rates and billing terms. Many emergencies can result in an insurance claim, requiring greater documentation, reporting and time to settle payments.

#### Working in a lean economy

Vacancy rates are likely to continue to limit revenue leading to budget cuts, deferred maintenance and fewer staff to deal with problems. Take the time now to plug gaps with an emergency plan scaled to your potential needs and vulnerabilities. If maintenance has been deferred, make plans now with the best resource to respond if a system or component fails.

#### Resources

There are several disaster planning experts, do-it-yourself kits and agencies that can assist you with the process. Start with FEMA and [ready.gov](http://ready.gov) for a primer on what makes an emergency response plan work. Then scale it to your organization with the help of your qualified partners. You will sleep better.

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