

Disaster preparedness

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The swine flu pandemic has captured the attention of the world, causing many business owners to consider whether they are prepared for this or any other disaster. It is good risk management practice for property owners and managers to identify, analyze and prepare for any and all potential risks and hazards that may jeopardize the health of tenants and employees as well as the health of the company's bottom line.

Some suggestions to get started on or to improve your disaster preparedness plan include:

* Identify hazards and emergencies that may affect your business.

* Determine the natural disasters common in the areas where you own or manage property.

* Develop an emergency plan. The faster your company can respond to a disaster, the faster you can resume business.

* Collect and assemble disaster supply kits.

* Keep copies of important records such as site maps, building plans, insurance policies, employee contact and identification information, bank account records, supplier and shipping contact lists, computer backups, and other priority documents in a waterproof, fireproof portable container. Store a second set of records at an off-site location.

* Learn where to seek shelter from all types of hazards.

* Identify the local community warning systems and evacuation routes.

* Learn what to do for specific hazards.

* Practice and maintain your plan.

The best time to prepare for a disaster is before it happens! Don't forget to have your insurance policies reviewed to make certain they are current and provide the appropriate types and amounts of coverage needed. For additional information visit: www.cdc.gov, www.ready.gov and www.fema.gov.

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