



The Importance of Having a Plan: Business Continuity 101

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IBHS Mission:

“To conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses, and communities against natural disasters and other causes of loss.”



To view “What is IBHS” video, go to:

<https://www.disastersafety.org/video/ibhs/>

IBHS Research Center





Result: **\$44,769** vs. **\$4,660**

10 times
more damage to
"Common"
than
"Stronger"
building



Business Resiliency

One important piece of the IBHS plan for
creating safer, stronger communities



Community

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



If today were ...

- Sunday, October 28, 2012 ➤
- Sunday, August 23, 1992 ➤
- Saturday, May 21, 2011 ➤
- Wednesday, January 8, 2014 ➤
- Monday, January 27, 2014 ➤

If today were ...

- Sunday, October 28, 2012 ➤ **Hurricane Sandy**
- Sunday, August 23, 1992 ➤ **Hurricane Andrew**
- Saturday, May 21, 2011 ➤ **EF5 Tornado in Joplin, MO**
- Wednesday, January 8, 2014 ➤ **WV Chemical Spill**
- Monday, January 27, 2014 ➤ **Atlanta Snowpocalypse**

Natural Disasters Wreak Havoc on Small Businesses

- Majority of small businesses operate from a single location, making them more vulnerable compared to larger companies
- Between 60,000 – 100,000 small businesses were negatively impacted as a result of Sandy

Natural Disasters Wreak Havoc on Small Businesses

- Median cost of downtime for a small business due to extreme weather is \$3,000 per day
- 1/3 of small business owners have been personally affected by extreme weather

Natural Disasters Wreak Havoc on Small Businesses

- 57% of small businesses have no disaster recovery plan, and of those that do have a plans, 90% spend less than 1 day per month maintaining them
- Sandy cost 86,000 jobs in November 2012 – manufacturing, retailing, leisure & hospitality industries particularly hit
- Sandy cost the economy more than ~~\$50~~ ^{\$70} billion – the most expensive disaster globally in 2012

What is Business Continuity?



Benefits & Value of Business Continuity Planning

- Safeguard human life
- Save property & resources
- Reduce time making critical decisions
- Recover business functions quicker
- Shorten the recovery window
- Ensure customer services & confidence
- Ensure job security
- Increase employee confidence & morale
- Retain share of market



Know Your Risks – Hazard & Vulnerability Assessment

Frequency – The likelihood that the event will occur.

Severity – The amount of damage the event is capable of causing your business.

NATURAL

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

POLITICAL

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

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
- Wiring and Cables
- Mechanical Systems
- Communications

SECURITY

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

ACCIDENTS

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

LOSS OF:

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

OTHER THREATS

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



Know Your Risks – Hazard & Vulnerability Assessment

Frequency – The likelihood that the event will occur.

Severity – The amount of damage the event is capable of causing your 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			
Other			

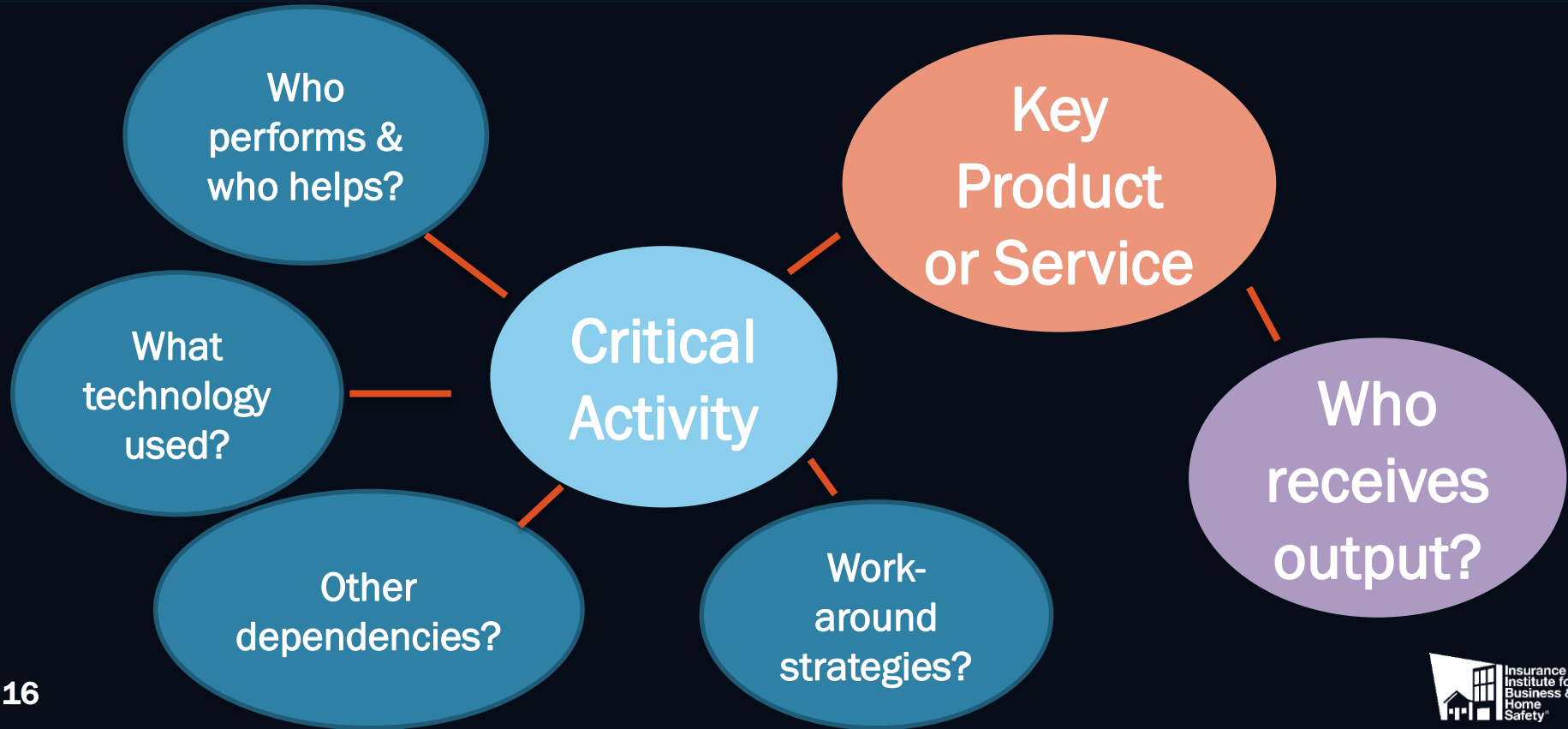
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Gathering Information


ADMINISTRATION
PAYROLL HR ACCOUNTS
BENEFITS PURCHASING PAYABLE
& PAYROLL MAILROOM ACCOUNTS
SALES & SHIPPING RECEIVABLE
MARKETING & CUSTOMER
RECEIVING SERVICE

Know Your Operations



Know Your Operations

Payroll
Accounts Payable
Customer Orders
Sales
Deliveries
Benefits



Know Your Operations

Use this form to identify what business functions are critical to your business' survival. Duplicate the form for each business function.

Updated: _____
Next Review Date: _____

BUSINESS FUNCTION: _____

Priority: ☐ Extremely High ☐ High ☐ Medium ☐ Low

Employee in charge: _____

Timeframe or deadline: _____

Money lost (or fines imposed) if not done: _____

Obligation: ☐ None ☐ Legal ☐ Contractual ☐ Regulatory ☐ Financial

Who performs this function? (List all that apply)	What is needed to perform this function? (List all that apply)
Employees: _____	Equipment: _____
Suppliers/vendors: _____	Special Reports/Supplies: _____
Key contacts: _____	Dependencies: _____
<small>(For additional space, use the Notes area below)</small>	<small>(For additional space, use the Notes area below)</small>
Who helps perform this function? (List all that apply)	Who uses the output from this function? (List all that apply)
Employees: _____	Employees: _____
Suppliers/vendors: _____	Suppliers/Vendors: _____
Key contacts: _____	Key Contacts: _____
<small>(For additional space, use the Notes area below)</small>	<small>(For additional space, use the Notes area below)</small>
Brief description of how to complete this function:	

Workaround methods:	

Notes:	

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Know Your Employees



Know Your Employees

Use this form to record information about all employees, including the business owner so that each person can be contacted at any time. Duplicate the form for each employee.

Updated: _____

Next Review Date: _____

EMPLOYEE NAME: _____

Position/title: _____

Home address: _____

City, State, ZIP: _____

Office phone: _____ Ext. _____

Alternate phone: _____

Home phone: _____

Mobile phone: _____

Office e-mail: _____

Home e-mail: _____

Special needs: _____

Certifications:

☐ First Aid ☐ Emergency Medical Technician (EMT) ☐ CPR ☐ Ham Radio

☐ Other: _____

☐ Special licenses: _____

Local Emergency Contact

Full name: _____

Relationship: _____

Home phone: _____

Mobile Phone: _____

E-mail: _____

Out of State Emergency Contact

Full name: _____

Relationship: _____

Home phone: _____

Mobile Phone: _____

E-mail: _____

Notes: _____

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Know Your Key Customers, Contacts, Suppliers & Vendors



Know Your Key Customers, Contacts, Suppliers and Vendors

Use this form to record information about your current suppliers, those you could use as an alternate choice and your key customers and contacts. Duplicate the form for each contact.

Updated: _____

Next Review Date: _____

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: _____

E-mail: _____

Alternate Contact: _____

Title: _____

Office Phone: _____

Mobile Phone: _____

E-mail: _____

Notes: _____

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Have a Communication Plan for Your Employees



- Call Tree
 - Landline
 - Mobile
 - Text
 - Email
- Call-in Number
- Employee Emergency Wallet Card

Phone Tree – Acme Corp Staff		Recipients				
Caller	Name	Mobile	Home	Alternate	Office	Home Email
1. Phone Tree Activator* Mobile: _____ Office: _____ Email: _____	2 Employee A*					
	3 Employee B					
	4 Employee C					
	5 Employee D*					
	6 Employee E*					
	7 Employee F					
	8 Employee G*					
	9 Employee H					
	Employee A*					
	Employee I*					
Employee D*	11 Employee J*					
	12 Employee K					
	13 Employee L					
	14 Employee M					
Employee E*	15 Employee N					
	16 Employee O*					
	17 Employee P					
Employee G*	18 Employee Q					
	19 Employee R					
	20 Employee S					
Employee I*	21 Employee T					
Employee O*	22 Employee U					
	23 Employee V					

Contact Tree Call Log									
Caller's Name:									
Caller	Date	Time	Contacted Employee?	Contacted By phone	Left voice message	Left message w/ _____	Sent message Email	Sent message Text	Unable to contact
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Employee Emergency Wallet Card Template

<p>ACME Facility Mgr: 813-555-1234 ACME Security: 813-555-1234</p> <p>When calling any of the above mentioned parties, be prepared with the following information:</p> <ul style="list-style-type: none">• Your name and call back number• The type of event you are experiencing and location• If any employees are in danger <p>1st Fold</p>	<p>ACME CORPORATION</p> <p>ACME Employee Emergency Hotline (877) 555-1234</p> <p>For ACME Online Facility Status & Updates: https://sites.google.com/site/acmeinternal/ See reverse side for additional options</p> <p>10/2014</p> <p>1st Fold</p>
<p>During an event that threatens safety, employees should take care to protect themselves first. Stay calm, and use common sense.</p> <p>Employee Assistance Program: Name of EPA 888-555-1212 https://www.nameofepa.com User Name: EPAsupport / Password: password123</p> <p>Fold</p>	<p>If you need to report an employee health/safety emergency: Contact 911, then your immediate supervisor and Human Resources.</p> <p>If you need to report a facility emergency: Contact the Sr Facility Mgr, security, or immediate supervisor.</p>

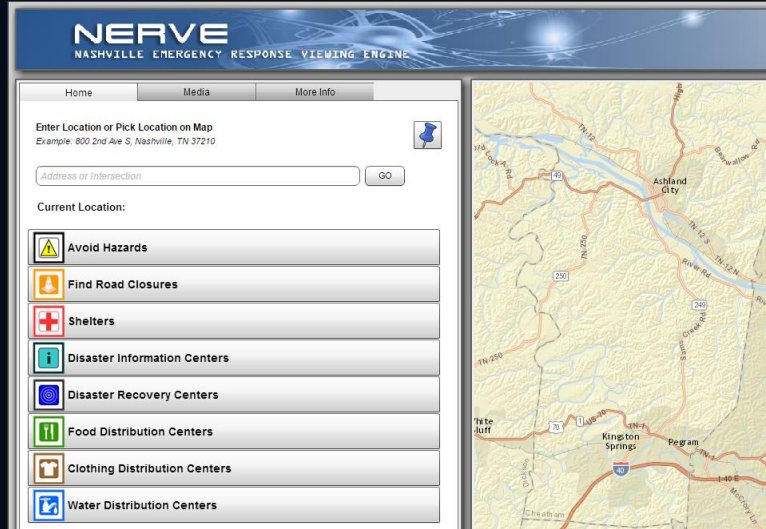
<p>Spvsr.Mgr: _____</p> <p>Other: _____</p> <p>Other: _____</p> <p>Inside</p>	<p>If you are contacted by the media, do not release any information regarding ACME.</p> <p>Refer them to: First & Last Name Public Affairs Director 888-555-1212</p> <p>Inside</p>
	<p>Below is a list of all available options to obtain ACME notifications, messages, updates and/or facility status information when away from the office.</p> <ul style="list-style-type: none">• Intranet https://sites.google.com/site/ACMEInternal/• Employee Emergency Hotline 888-555-1212• Paycom http://www.paycomonline.com/• Office 365 https://login.microsoftonline.com/

Have a Communication Plan for Your Employees



- Social Media (Facebook, Twitter, LinkedIn, etc.)
- Company Intranet
- 3rd Party Emergency or Mass Notification Systems

Emergency Notification Systems available in Tennessee



Have a Communication Plan for Customers, Suppliers & Key Contacts

Customers

- Sign on business door
- Updates on Company website
- Provide status of pending orders, delivery schedules, alternate arrangements



Have a Communication Plan for Customers, Suppliers & Key Contacts

Suppliers & Vendors

- Arrange alternate delivery methods

Creditors

- Payment arrangements



Know Your Information Technology & Vital Records



Know Your Information Technology

Use this form to list the computer equipment, hardware and software, vital records and your back up processes that you will need to fulfill your critical business functions. Duplicate the form for each item or record.

Updated: _____

Next Review Date: _____

TYPE:

☐ Computer Equipment/Hardware ☐ Computer Software ☐ Vital Records

Item:

Title and Version/Model Number: _____

Serial/Customer Number: _____

Registered User Name: _____

Purchase/Lease Price: \$ _____

Purchase/Lease Date: _____

Quantity (equipment) or Number of Licenses (software): _____

License Numbers: _____

Technical Support Number: _____

Primary Supplier/Vendor: _____

Alternate Supplier/Vendor: _____

Notes: _____

Name of vital record:

Name of Business Function Vital Record Supports: _____

Type of Media: _____

Is it Backed Up? _____

How Often is it Backed Up? _____

Type of Media for Backup: _____

Where is it Stored? _____

Can the Record be Recreated? _____

Notes: _____

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Know Your Finances



Know Your Finances

Use this checklist to consider and plan for your business' financial needs in the event of a disruption.

Updated: _____

Next Review Date: _____

Overall Business Needs

Have you worked with your bank to set up a line of credit for your company? _____

Who is responsible to activate it and who has access to it? _____

How much cash would be needed to survive a 3-day, 5-day, 10-day, or longer shutdown? _____

For what purpose is the cash needed? _____

Will you have that cash on hand? _____

Who would make the decision to utilize the cash? _____

Who would have access to the cash? _____

Do you have sufficient cash to pay for various additional services that might be needed, such as janitorial or security services? _____

Do you have a company credit card that could be used for emergency purchases? _____

Who is authorized to use the credit card? _____

Will you be able to pay your bills/accounts payable? _____

Do you have procedures in place to accommodate a business disruption? _____

Will you be able to continue to accept payments from customers/accounts receivable? _____

Do you have procedures in place to accommodate a business disruption? _____

Have you identified an alternate location where you can work? _____

Human Resources

In the event of a widespread disaster, how will payroll be handled? _____

If your business is forced to shut down temporarily, will some or all employees continue to be paid? _____

For how long? _____

Will they be able to use their sick and/or vacation time without restriction? _____

Are there union considerations? _____

Have your employees been made aware of your policies that will be in place during a disruption? _____

If banks are closed, will your business provide payroll-cashing services? _____

What is your business' policy on cash advances, check cashing, and employee loans? _____

Will your employees be expected to work overtime? _____

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~~Project:~~

~~An assignment w/ a start and end~~

Ongoing Process

Know When to Update Your Plan

- Your business' risks or hazards have changed.
- Your business added a new department, product, or service.
- The priority levels of your business functions have changed.
- Your business added or changed suppliers/vendors, key contacts or key customers.
- There have been staffing changes.
- Responsibilities assigned to staff have changed.



It is a hot, rainy Friday morning. The current time is 11:30 AM. Suddenly, the lights go out and all of 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.

1. Take the first 10 minutes to discuss what you will do next.

It is now 1:00 PM and the lights still are not on. The building HVAC has been off now for 1 ½ hours and the temperature inside the building is gradually becoming unbearable. Your entire power grid is without power. There is no word from the electric company about restoration of power.

2. Now what are you going to do?
3. Is your technology/computer room being dealt with? By whom?
4. Has someone turned off all computers, printers, and equipment to prevent electrical surge when power is restored?
5. Is your phone system down? How are you going to manage the phone lines?

It is now 2:00 PM. Employees are asking if they can leave early. The word around town is that the power might not be restored for several days.

6. How will you communicate this message?
What instructions will you convey to your customer's employees? Your vendors' employees?
7. Are you going to declare a disaster in order to activate your business continuity plan?
8. Continue your discussion with the following questions:
9. How are people within the organization communicating with each other (e.g., sending and receiving messages, information, and response details)? How are they communicating with other business entities (e.g., your customers and clients, the media)?
10. Is there a pre-determined and agreed upon central meeting place for company management, and employees?
11. Is there a copy of your business continuity plan that you can easily retrieve?
12. Are there any business processes for which there are manual workarounds? If so, what are those workarounds?
13. How would you find an appropriate place to operate from for the remainder of the day? For the next one or two weeks, if necessary?
14. Have you begun an assessment that includes an evaluation of the status of employees, equipment, operations, and external utilities?
15. How would you ensure that customer concerns are managed?
16. Have you begun to determine how much data you need to have to allow you to restart your operations?
17. Some employees are asking, "How will I know if I should come to work Monday?"

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It is now 7:30 AM on Monday, three days later. The power is still out and the Health Department has determined that "no building without running water can open for business." Clients are calling and the company voicemail system is full. Employees are texting the Human Resources Director asking for guidance.

19. What is missing from your plan?
20. What worked well in this scenario?
21. What did not work so well?
22. What could you do differently next time that would improve your response?
23. List the actions you will take to improve your plans.

This completes the exercise. In order to maximize what can be learned from this effort, have all participants write down their thoughts and concerns. You can address these and the debrief issues at future meetings.

Notes

[illegible]

Exercise Date:

Next Exercise Date:

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Test your Plan with Various Types of Exercises

- Scenario-Based Tabletop Exercise
- Building Evacuation Exercise
- Notification Exercise
- Alternate Site Exercise



Test your Plan with Various Types of Exercises

- Full Activation Exercise
- Pandemic Tabletop Exercise
- Work-from-Home Plan Exercise



Know Where To Go For Help



**THE EASY WAY TO PREPARE YOUR
BUSINESS FOR THE UNEXPECTED.**

Know Where To Go for Help

Your relationship with your community and outside agencies can strengthen your ability to protect your employees and property and return to normal operations. Maintain a channel of communication with community leaders, public safety organizations such as the police, fire and emergency medical services, government agencies, utility companies, and others. Working together with outside agencies can be beneficial because they can provide a wealth of information to help you recover quickly from a disaster.

Refer to the resources below for more information about implementing disaster safety recommendations to help you prepare for and recover from natural or other types of disasters.

Insurance Institute for Business & Home Safety

In addition to providing this free business continuity tool kit, IBHS provides free disaster preparedness and property protection guidelines, recommendations and projects for small businesses. The Institute also offers post-disaster recommendations on repairing and rebuilding to make your building(s) stronger and safer the next time a disaster strikes.

<http://disastersafety.org>

American Red Cross

Among other disaster preparedness and response services, the Red Cross offers a number of preparedness training programs and resources for workplaces, families, and individuals.

www.redcross.org

Business Civic Leadership Center – Disaster Help Desk

The BCLC Help Desk is designed to enhance community economic recovery after a disaster. The Help Desk provides on-the-ground coordination of information among businesses, local chambers of commerce, NGOs, government responders, and disaster recovery specialists.

<http://bdc.uschamber.com/site-page/disaster-help-desk-business>

DisasterAssistance.gov

Provides information on how you might be able to get help from the federal government before, during and after a disaster. If the President of the United States makes help available to individuals in your community after a disaster, you can visit this site to apply online.

<http://www.disasterassistance.gov>

OFB-EZ is a program of the Insurance Institute for Business & Home Safety
Download this document at disastersafety.org/oef-ez

Federal and Local Emergency Management Agencies

Even the largest, most widespread disasters require a local response. Local emergency management programs are the core of the nation's emergency management system.

<http://www.fema.gov/regional-operations/state-offices-and-agencies-emergency-management>

Internal Revenue Service–Disaster Assistance and Emergency Relief for Businesses

The IRS offers audio presentations about planning for disaster. These presentations discuss business continuity planning, insurance coverage, record keeping and other recommendations for staying in business after a major disaster.

<http://www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Disaster-Assistance-and-Emergency-Relief-for-Individuals-and-Businesses-1>

Small Business Administration

The U.S. Small Business Administration provides loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses following a disaster.

<http://www.sba.gov/>
<http://www.sbaonline.sba.gov/services/disasterassistance/disasterpreparedness/>

Small Business Development Centers

The SBDc assists small businesses with financial, marketing, production, organization, engineering and technical problems, as well as feasibility studies.

<http://www.sba.gov/content/small-business-development-centers-sbdcs>

<http://www.sbdc-usa.org/>

Additional FREE Resources



<http://www.ready.gov/business-continuity-planning-suite>

Developed by DHS' National Protection and Programs Directorate and FEMA. This software was created for any business with the need to create, improve, or update its business continuity plan



<http://www.ready.gov>

Ready is a national public service advertising campaign designed to educate and empower Americans to prepare for and respond to emergencies including natural and man-made disasters.



www.readyrating.org

The American Red Cross Ready Rating program is a free, self-guided program designed to help businesses, organizations and schools become better prepared for emergencies.

Additional FREE Resources



www.preparemybusiness.org

An SBA website that provides small business resources for disaster and business continuity planning and testing, as well as to provide free educational resources on key topics to reduce your business's risk and quickly recover following a disaster situation.

Big Business - Small Business Emergency Management Mentorship Program

Helping Small Businesses Prepare,
Prevent, and Respond to Emergencies

<http://www.disasterb2bmentor.org/BBSB/>

Is designed to motivate and encourage large businesses to provide mutually beneficial emergency preparedness, response, and recovery expertise to small businesses. The program was created to improve the resiliency of small businesses, and reduce recovery time after a disaster.

DISASTERS AND FINANCIAL PLANNING

A GUIDE FOR PREPAREDNESS AND RECOVERY



NEW

<http://tinyurl.com/RCFinancialPlan>

A comprehensive guide developed to help people and businesses take steps to minimize the potential impact of disasters on their financial well-being. Six sections covering topics such as making a disaster plan and protecting your property, income and records.

Insurance will Help you **AFFORD** to Recover

- Business Income & Extra Expense
- Contingent Business Interruption
- Supply Chain
- Services Interruption/Off Premises Power
- Interruption by Civil or Military Authority
- Extra Expense
- Equipment Breakdown
- Cyber Risk
- Key Man

Choosing your Business Continuity Planner



Paper Plans Still Important

55.6% Essential

24.8% Quite Important

19.7% Not Important

- As backup in case electronic copies are unavailable. Conversely, electronic versions should be available as backup to paper copies. Neither is "better" than the other on their own.
- No electricity - no computers - no business. Hence, paper copies of the BC plan as reference documents are very important.
- Have various copies in all media formats. Paper copies at work, home, trunk of car, including copies in the cloud, company server, etc.

How important are paper-based BC plans?



Promote Employee Awareness

- Business Continuity Facebook page or on Company Intranet
- Newsletters featuring BC articles
- Lunch-n-Learn meetings

- Posters & Flyers
- Contests
- Training Videos
- Preparedness Campaigns
- Email Reminders & Alerts
- Business Continuity Day



Promote Personal Preparedness

- Basic necessities - download a copy of the recommended personal emergency preparedness supply list at [ready.gov](https://www.ready.gov)
- Contact information for family members, neighbors, doctors, dentists, utility providers, etc.



Promote Personal Preparedness

- Copies of important documents (birth certificates, marriage license, insurance policies, medical history, etc.)
- Create a plan using a free online tool and/or mobile app
 - Know Your Plan™ Mobile App
 - Know Your Coverage™ Mobile App
 - Know Your Stuff® – Home Inventory Mobile App



Avoid Business Continuity Pitfalls

- Closely-Guarded Secret
- Outdated
- Lack of Buy-In
- A Book of Lists
- Not Prioritized
- Untested
- Based on a Specific Scenario



Disaster Planning Made Easier



Prepared by the Insurance Institute for Business & Home Safety (IBHS), which is an independent, nonprofit, scientific research and communications organization supported by the property insurance industry. The Institute works to reduce the social and economic effects of natural disasters and other risks on residential and commercial property by conducting building science research and advocating improved construction, maintenance and preparedness practices.

THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.



OFB-EZ Know Your Risks

Rate Your Business for Natural Disasters (1 = Not at all, 5 = Very High)

Risk	1	2	3	4	5
Earthquake					
Windstorm/Hurricane					
Flood					
Wildfire					
Other					

OFB-EZ Know Your Key Customers, Contacts, Suppliers and Vendors

CONTACT TYPE

Company Information:

Company Representative:

OFB-EZ Know Your Employees

EMPLOYEE NAME:

Employee Information:

Local Emergency Contact:

Out of Town Emergency Contact:

OFB-EZ Know Your Operations

BUSINESS FUNCTION

When you perform this function, what are the critical components?

When you perform this function, what are the critical components?

OFB-EZ Know Your Information Technology

TYPE

Company Representative:

When you perform this function, what are the critical components?

OFB-EZ Know Your Finances

Cost of Business Needs

When you perform this function, what are the critical components?

OFB-EZ Know When to Test Your Plan

Table Top Exercise: Power Outage Scenario

1. The power goes out in your building. What are the critical components?

2. The power goes out in your building. What are the critical components?

OFB-EZ Know When to Test Your Plan

Table Top Exercise: Power Outage Scenario

1. The power goes out in your building. What are the critical components?

2. The power goes out in your building. What are the critical components?

OFB-EZ THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED

Know Where To Go for Help

1. The power goes out in your building. What are the critical components?

2. The power goes out in your building. What are the critical components?

Disaster Planning Made Easier

✓
Even



Created in partnership with



Common Excuses for NOT Planning

- We thought it would never happen to us
- We had more important things to think about
- We thought we were too small to need a plan
- We backed up our computers and thought that was enough
- We didn't know where to go for help
- We thought we had no risk
- It takes too much time
- It takes too much money



www.DisasterSafety.org



Where building safety research leads to real-world solutions.

Risks

FORTIFIED

Commercial

Public Policy

Research

Media Center

Blog

Videos

Members-only

Earthquake

Flood

Freezing Weather

Hail

High Winds

Hurricane

Lightning

Tornado

Wildfire

Business Protection

Commercial Articles
and Resources

sis
NICATION
an

Crisis Communication:

A Key Business Continuity Component

Commercial Maintenance

2014 COMMERCIAL SERIES



COMMERCIAL HABITATIONAL PROPERTY ROOF COVERS: CREATING A FIRST LINE OF DEFENSE AGAINST HIGH WIND, HAIL AND WILDFIRE

Commercial habitational properties include a wide range of residential buildings that can be considered "residential" – apartment houses, townhomes, condominiums, hotels and motels, dormitories, fraternities and sororities, and convents and monasteries. And, as in the case with non-commercial homes, even residential commercial buildings the roofs of commercial habitational properties are vitally important for protecting the people and property investments therein.

While most owners are generally alerted to the field of commercial and residential, the location of the property and the hazards associated with the site should be key factors in that choice. To assist in this process, the article provides a list of common types of risk-related criteria that should be considered when choosing roofs for commercial habitational properties. The focus is on three habitats that either are considered to be at high or medium risk, but in fact, threaten significant areas of the U.S. and should be taken into account when selecting, installing, and maintaining roofs.



KNOWING YOUR ROOF COVER

The starting point for understanding commercial habitational roofs is identifying the basic roof type. Roof and roof cover for these properties are usually distributed into three types: Low Sloped roofs are generally defined as those with a pitch slope of 12:12 or less. They include most commercial and residential roofs, except for those with a pitch slope of 12:12 or less. They include most commercial and residential roofs, except for those with a pitch slope of 12:12 or less.

Common low-sloped roof cover systems include built-up, modified bitumen, single-ply membranes, stone ballast, and metal systems (e.g., steel).



Built-up roof cover with gravel embedded in asphalt (lighting conditions not visible in image)

2015 COMMERCIAL SERIES



MAKE TELECOMMUTING PART OF YOUR BUSINESS CONTINUITY PLAN

What is telecommuting? Telecommuting is a growing workplace strategy that allows employees to work from home or any location away from the office, while staying connected through various IT networks. Today, telecommuting makes up a small but growing segment of the everyday workplace – growing nearly 80 percent from 2003 to 2012, and now representing about 2 percent of non-union employed workers. However, beyond its status as a workplace trend, telecommuting can also be a vital option during a weather emergency or other work place disruption.

This article looks at telecommuting as a key business continuity strategy that enables businesses to maintain operations even if the work place itself is shut down. While disruptions such as widespread power outages could still cause problems for some employees, telecommuting could help a business avoid a total shutdown by relying on remote employees to perform critical job functions. Highlighted here are some ideas about how business owners can include telecommuting in their business continuity plans, and what other considerations should be made before implementing this type of strategy.

BURZARD, ILLNESS AND ROAD CLOSURES, OH MY!

The winter of 2014-2015 has brought record snowfalls in the Northeast and early arrivals in the South. While the snow will eventually melt, telecommuting is a useful way to keep employees working during a severe weather event, and also allows employees from being stranded at work. In the case of a severe weather event, telecommuting can separate those from potentially contagious employees to help maintain productivity and reduce absenteeism. Similarly, telecommuting in response to a localized infectious disease problem, such as a larger or more widespread outbreak, allows employees to stay home and not on the possibility of getting them. There are just a few examples of ways in which telecommuting can help businesses respond to emergencies.

IMPLEMENTING TELECOMMUTING AS A RECOVERY STRATEGY

For telecommuting to be a successful business continuity tool, business owners need to plan ahead by identifying jobs that are suitable for telecommuting, training staff, putting the right technology in place, addressing administrative challenges, and testing the new system.

2014 COMMERCIAL SERIES



WHAT'S IN YOUR BUSINESS DISASTER RECOVERY TOOLBOX? FIVE PLANS TO HELP YOUR BUSINESS PREPARE, SURVIVE AND RECOVER FROM A DISASTER

We use effective disaster recovery plans – business owners relying through the disaster after a disaster has occurred. Disaster recovery plans are not a one-size-fits-all solution. Disaster recovery plans should be tailored to the specific needs of the business. Disaster recovery plans should be tailored to the specific needs of the business. Disaster recovery plans should be tailored to the specific needs of the business.

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2015 COMMERCIAL SERIES



FOR FORTIFIED: NEW IBHS COMMERCIAL CONSTRUCTION TOOLS PROTECT THE BOTTOM LINE

Historically, there has always been a conflict between the built environment and weather. Every year, severe weather and other extreme events cause billions of dollars in damage and losses to the built environment. In the U.S., about 10 percent of the built environment is damaged or destroyed each year. In the U.S., about 10 percent of the built environment is damaged or destroyed each year.

Commercial building owners and managers can protect the bottom line by using the tools and resources provided by the Insurance Institute for Business & Home Safety (IBHS). The tools and resources provided by the Insurance Institute for Business & Home Safety (IBHS) can help building owners and managers protect the bottom line by using the tools and resources provided by the Insurance Institute for Business & Home Safety (IBHS).

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WHAT IS FORTIFIED?

IBHS FORTIFIED program identifies a suite of airborne weather protection products that are cost-effective, consistent and available nationwide. Since a building's exterior is the first line of defense, the FORTIFIED program focuses on the exterior of the building. The FORTIFIED program focuses on the exterior of the building. The FORTIFIED program focuses on the exterior of the building.

2015 COMMERCIAL SERIES



"USUAL" WEATHER IN "UNUSUAL" PLACES: HOW TO PROTECT YOUR BUSINESS IN THE NEW YEAR

Severe weather affects us all – every region of the United States is prone to one or more natural hazards, be it extreme winter weather, flooding or wildfires. But over the past few years, several regions of the country have confronted unexpected weather patterns that have damaged property and disrupted lives. Fortunately, businesses can do more than just complain about the unusual weather – there are tested and cost-effective measures that can be taken to reduce losses from storms that occur outside their traditional geographic boundaries. This article highlights some recent weather that has had business owners complaining about it to do about it.



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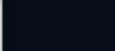
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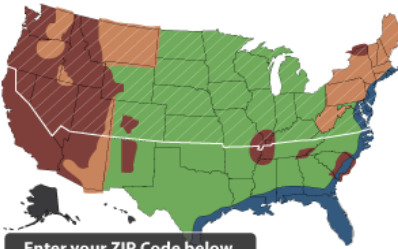
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IBHS ZIP Code Web-based Tool



Enter your ZIP Code below to discover the risks you face.

28451

Zip Code Risk Search Results

SEARCH RESULTS

ZIP CODE = 28451

EARTHQUAKE

FLOOD

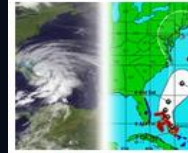
HURRICANE

WILDFIRE

Hurricane

Wind and water damage from Tropical Storm/Hurricane Arthur can lead to costly repairs, and possibly destroy your property. Fortunately, there are many cost-effective things you can do before the storm to reduce the risk of property damage. Use the resources provided here to prepare for and recover from this storm.

Page 1 of 7



2014 Hurricane Preparedness and Recovery Resources

Resources for before and after the storm strikes.



2014 Quiet Hurricane Season Prediction Not a Reason to Let Down Guard

IBHS provides recommendations to help residents start preparing their homes for hurricane season.



2014 Travelers Institute-IBHS Hurricane Preparedness Symposium

Learn more about the fourth annual Travelers Institute-IBHS "Kicking Off Hurricane



5 Affordable Home Projects to Prepare for a Hurricane

The Five S's - Shingles, Soffits, Seals, Surroundings, and



5 Ways to Protect Your Home From Water Damage During Hurricane Season



American Modern Manufactured Home High Wind Testing at the IBHS Research Center

Are you ready for tomorrow?

- Monday, October 29, 2012 ➤ **Hurricane Sandy**
- Monday August 24, 1992 ➤ **Hurricane Andrew**
- Sunday, May 22, 2011 ➤ **EF5 Tornado in Joplin, MO**
- Thursday, January 9, 2014 ➤ **WV Chemical Spill**
- Tuesday, January 28, 2014 ➤ **Atlanta Snowpocalypse**

Thank You



Questions?

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Business Resiliency Manager

813-675-1054 | gmoraton@ibhs.org



Thank You.

Please visit DisasterSafety.org