Risk management is a crucial part of every business. Life can throw its share of curveballs so it's important to be ready for anything. **And yet, a large number of small businesses don't have an emergency preparedness plan in place.** This guide is intended to help you safeguard your business by preparing for the unexpected.

## Questions about insurance? Call us.

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# EMERGENCY PREPAREDNESS
## FOR YOUR BUSINESS



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# GET STARTED

- **Check that your business insurance meets your needs.** Speak to your insurance representative to ensure your coverage is adequate, taking into account your premises or office space, inventory, equipment/tools, company vehicles and employees.

- **Create a basic emergency plan.** Identify the risks or issues, natural or man-made, that your business could face. This will define measures to prevent and/or resolve situations that may arise.

- **Identify evacuation routes and meeting locations.** Your plan should include a shelter-in-place location as well as evacuation routes, emergency exits and an off-site meeting location for employees.

- **Keep employees involved and prepared.** It isn't worth creating a plan if no one else knows about it. Hold drills or exercises at least annually to keep everyone sharp. Make sure new employees are made aware of the plan. Appoint a go-to person in your absence with access to any passwords and codes.

- **Delegate tasks to others.** If and where possible, assign pre- and post-emergency tasks to employees. Examples include stocking the first aid kit and liaising with vendors following an emergency. If possible, team two employees for each task to ensure there is appropriate backup in the event someone is absent.

- **Have necessary safety equipment and supplies.** Employees should know how and where to access items such as first aid kits, fire extinguishers, smoke and carbon monoxide alarms, automatic external defibrillators and shelter-in-place supplies.

- **Plan for emergency backup power.** If your business requires continuous electrical power, consider a backup generator. A generator, with extra fuel on hand, will help ensure any crucial equipment is operational during a power outage. Always store the fuel in a well-ventilated area.

- **Protect critical systems.** Install and regularly update firewall and antivirus software on computers and networks. Surge protectors are crucial to protect valuable equipment and data.

- **Perform frequent data backups using off-site or web-based options.** On-site data backups could still be lost in the event of fire or theft. Choose a data backup option with a proven track record for reliability and system security. If you store personally identifiable information about customers, speak to your insurance representative about cyber risk insurance.

- **Secure the premises.** Install fire sprinklers and impact-resistant windows and doors. Fasten bookcases, cabinets and large objects to walls, ensuring heavy objects on shelves are anchored from falling. Use safety latches on cabinet doors. Keep computers and cash registers secured from falling over.

- **Develop a business continuity plan.** Once an emergency plan is in place, it's time to consider what to do after the fact. Think about what needs to be done to keep your business running during or immediately following a disruption. Employees and their families will likely be impacted by an emergency, so it's wise to have a contingency staffing plan.

- **Review your plans and update them regularly.** Your emergency and business continuity plans shouldn't be static but adjustable to accommodate the needs of your business and changes in technology. Revisit plans frequently to ensure they include any changes.