

A 10-Step Checklist for Disaster Preparedness

Disaster preparedness sometimes seems like an unending game of WHAT IF. What if a fire breaks out? What if an earthquake strikes? What if flood waters rage? What if a tornado touches down? What if a hurricane hits? What if a bomb explodes?

And, at another level: What if power lines fall? What if water pipes burst? What if toxic fumes escape? What if computer cables are cut? What if security is breached? What if a riot breaks out?

Sometimes these events seem so remote, they lose their urgency; efforts at preparedness drift into limbo. Yet the stakes remain high. The safety of you and your staff, the security of your business assets, the stability of your income and the future viability of your business—all are threatened when a disaster occurs.



What To Do

Don't let the possible scenarios of disaster overwhelm and immobilize you. Although there are some disasters you cannot anticipate or completely control, there are many more for which you can prepare.

You can put a comprehensive plan in place that recognizes the disasters to which you are vulnerable and provides ways in which you may be able to lessen their impact—or prevent minor disasters from escalating into major catastrophes. But, in the process, don't ignore the possibility of a major catastrophe—often sudden, widespread and devastating. Begin by thinking the unthinkable. Consider worst-case scenarios for potential disasters (as well as their aftermath) and plan your responses to them. Confer with local authorities and community organizations to coordinate your actions with any measures they may have in place, particularly for such shared concerns as emergency food and shelter, rescue and medical care, transportation and communication.

It is impossible to cover every eventuality in this brochure; so much depends upon your location, building construction, type of business, size of staff and available resources. This brochure focuses on some of the current information that may be of strong interest and help to a number of professional firms.

The information is presented in ten steps that take you from the first concerns at the planning stage to the final considerations in the recovery process.

Each step contains a checklist that offers you observations, suggestions and an opportunity to check your progress.

These checklists are not meant to be exhaustive—nor could they be, given the range of firms and professions pursuing disaster preparedness. But they can serve as a helpful introduction to the necessity—and challenge—of preparing for disaster and recovery.

The information presented herein is intended to inform the reader only and is not intended as a substitute for legal services. For legal advice, seek the services of a competent lawyer.

1

Plan Ahead

Whether your firm is large or small, just starting or long established, the tasks necessary for an effective disaster preparedness plan are the same.

- Identify and locate critical physical assets, fire extinguishers, exit routes.
- Evaluate current insurance coverage.
- Include the following basic elements in your plan:
 - Provisions to protect human life (including first aid and CPR training);
 - Property protection measures for critical equipment, records and systems; and
 - Contingencies for alternative business services and for leasing temporary facilities.
- Outline specific measures for specific disasters; include measures for worst-case scenarios.
- Assign people to specific duties in specific disasters; clarify lines of authority.
- Compile lists of vendors and suppliers, off-site leasing venues and emergency phone numbers.
- Identify emergency supplies and establish a location for them.
- Develop on-site emergency and “all clear” signals.
- Post evacuation routes in each hallway next to fire exit.
- Schedule practice drills of plan.
- Conduct post-disaster assessments.

2

Assess Your Vulnerability

Disaster preparedness begins with a recognition of the disasters to which you are vulnerable:

- Earthquakes
- Floods
- Hurricanes
- Tornadoes
- High winds
- Electrical storms/lightning
- Fires (brush/forest/urban)
- Torrential rains
- Cold weather (ice storms/blizzards/severe cold)
- Power outages
- Toxic fumes/waste
- PCB contamination
- Chemical spills
- Theft, security breaks
- Software viruses, computer hackers
- Labor strikes
- Civil riots/demonstrations
- Acts of terrorism
- Other: _____
- Other: _____
- Other: _____

3

Watch for The Big Ones

EARTHQUAKES

- Secure equipment, cabinets and fixtures vulnerable to earthquakes.
- Post evacuation routes in hallways.
- Remain inside building when earthquake occurs. Get under a heavy desk, table or brace yourself inside a door frame or against an inside wall. Move at least 15 feet away from windows.
- Evacuate area only when absolutely necessary or directed by authority. Use stairway to leave building.
- After quake, check for fires; extinguish them with extinguisher or baking soda. If you smell gas, turn off main gas valve, open windows, leave building.

FIRES

- Install and maintain fire extinguishers, smoke detectors and sprinklers. Consider a fire detection system that automatically notifies a security service.
- Establish evacuation routes and designate person in charge. Conduct fire drills. If there is heavy smoke or fire, stay low; crawl to nearest exit or stairwell.

FLOODS

- With sufficient warning, raise equipment and furniture above floor level; relocate endangered records, computers and equipment to an alternate site.
- With flooding imminent, turn off electricity and shut off gas service. Evacuate office to an alternate site.
- Use vacuum pumps to remove water.

HURRICANES

- With first notice of hurricane *watch*, monitor developments on radio/TV.
- If hurricane *warning* follows, take precautions as time permits.
- Tape or board up windows and glass doors.
- Where possible, move critical equipment and papers out of the hurricane's path.
- Turn off electricity and gas.
- Evacuate to a designated shelter. If you cannot, stay indoors—away from windows and doors.
- Beware of the “eye of the storm,” the calm that precedes the wind's shift in the opposite direction.

TORNADOES

- With first notice of tornado *watch*, monitor developments on radio/TV.
- At news of tornado *warning*, prepare to take cover in a designated shelter on- or off-site.
- Close interior doors. Close windows.
- If no designated shelter is available, seek cover in halls, stairwells, storage areas or restrooms. Stay away from windows, skylights, exterior doors and walls.
- Crouch down, under something sturdy, if possible, and cover your head.
- If outside (or in a car), take cover by lying flat in a ravine, ditch or culvert. Cover your head to protect it from flying debris.

4

Preserve Records

RECORDS IN PRINT

- Store critical records in fire-rated cabinets or safe in a clean and well ventilated room.
- Install fire extinguishers and smoke alarms.
- Locate files above ground level if flooding is a risk.
- Bolt file cabinets together and secure to wall if earthquakes are a risk.
- Lock files when office is closed.
- Periodically transfer records to off-site storage.

RECORDS ON COMPUTER

- Consider storing backup system and files at a distant location (perhaps a branch office in another county or state) as protection in a major catastrophe.
- Install smoke detectors near the server and fire detectors and sprinklers in the server room.
- Periodically change computer passwords for access to confidential information.

COMPUTER PROTECTION

- Back up complete computer files at least once a week.
- Make several copies of backup files; store at different locations off site.
- Inventory all computer equipment.
- Protect computer hardware.
- Maintain log of existing software applications.
- Log all software updates.
- List controls on personal computers.
- Periodically update virus protection utility.
- Identify source for temporary replacement hardware. Review insurance for coverage.
- Get written confirmation that supplier can deliver replacement computer equipment within a specific time frame.
- Identify vendors of replacement software. Review insurance for coverage.
- Have a power supply of sufficient size (capacity)—generators or an Uninterrupted Power Supply (UPS).
- Place essential electronic equipment in an interior, windowless room, protected from outside flood waters.
- Install a water detection and drainage system to protect computers from internal waterline breaks.
- Identify source for replacement/repair of cabling for computer.

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Keep Communicating

“Keep in touch” is more than a friendly farewell; it’s the mainstay of modern business—and made fast and immediate by the telephone. Today you can also reach for your mobile phone, fax machine, or e-mail key. In a disaster, all can be called into—or put out of—service.

- Plug all electronic equipment into industry standard surge protectors.
- Check to see if your internal telephone system requires battery backup to operate.
- Use cellular/mobile phones or fax machines if your internal phone system is inoperable. Have a large supply of batteries on hand.
- Before an emergency occurs, get time estimates from your telephone company for repairing or replacing your cabling—or for repairing or replacing the system itself.
- Check the possibility of getting a temporary system and confirm the necessary time frame.
- See if your insurance policy covers phone system replacement or repair.
- Install surge suppression devices between the telephone line and communication devices. Plug your computers into industry standard surge protectors.
- Determine your communication requirements for a relocation site. Identify vendors/sources for communication equipment.
- Develop cellular phone list for key people to communicate if access to building is not possible.

7

Check Your Policy

Review your office insurance policy to see what it covers and how replacement costs are determined.

COVERAGE FOR:

- Property loss
- Business interruption
- Loss of income
- Payroll for employees during a possible shutdown
- Emergency location setup
- Damage by floods
- Damage by earthquakes
- Damage by water
- Damage by chemicals
- Damage by smoke
- Damage by lightning
- Damage by fire
- Theft
- Replacement and installation of computer hardware
- Replacement of computer software
- Replacement cost *without* deducting depreciation value
- Replacement cost *with* deducting depreciation value

\$

Amount of policy deductible

EMERGENCY SUPPLIES

The following items are commonly included in lists of emergency supplies. The specific disasters you face will determine your final list.

- Aspirin, bandages and related first-aid supplies, first-aid book
- Bottled water and nonperishable food, soda, instant coffee
- Water purifying tablets
- Paper plates and cups; plastic forks, knives and spoons; nonelectric bottle/can opener
- Water for sanitation purposes
- Paper towels, toilet paper and plastic bags; portable toilets, waste drums
- Blankets, cold weather heating source
- Candles, matches in waterproof container, flares
- Batteries—and more batteries
- Battery-operated citizens band portable radios, tape recorders, TVs, cellular phone
- Fire extinguisher, smoke detector
- Vacuum pumps
- Generator
- Flashlights, spare bulbs, camera, film
- Crow bar, hand tools, crescent wrench
- Ladder, electrical and duct tape, rope
- Cash (banks and ATMs may not be operating; repairers may require cash; employees may need emergency funds.)

9

Call For Help

Keep in a safe place—both on- and off-site—the telephone numbers (and fax/cellular phone/mobile phone/beeper numbers as appropriate) you may need after a disaster:

- Insurance agent: _____

- Employees (*Attach list or indicate its location.*)
- Local hospitals, medical clinics:

- Ambulance services:

- Fire department:

- Police department:

- Electrical contractors:

- Off-site data storage center:

- Water company/servicers:

- Gas company:

- Electric company:

- Telephone company:

Telephone list continued on next page

- Sewer services:

- Alarm company:

- Computer hardware suppliers:

- Computer software vendors:

- Office supply vendors:

- Copier services:

- Adjacent business firms:

- Local media:

- Coordinator of actions between agent
and carriers:

- Other:

- Other:

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Begin to Recover

POST-DISASTER ACTIONS

- Check on welfare of employees. Identify needs for medical care; seek help.
- Particularly after a major catastrophe, continue to monitor developments on radio (or TV, if operable).
- Follow broadcast directives concerning public safety and use of roads, vehicles and telephones.
- Check building for structural safety, gas leaks; remove combustible material.
- Take inventory of damage; photograph damage.
- Coordinate actions between insurance agent and carriers.
- Where possible or necessary, protect property from further damage (cover equipment, furniture with plastic).
- Immediately order replacement equipment and supplies.
- Keep all receipts for incurred expenses; keep record of total expenses.
- Have contingency plan in place to resume operations.
- Have a pre-negotiated lease to an alternate facility.
- If facility cannot be occupied, lock it and post signs; arrange security to prevent looting. Move office to a temporary location, branch office or a cooperative office.
- If necessary, alter business hours; initiate car pooling; keep employees' schedules flexible, allowing leaves if essential.

- ❑ Prepare public service announcements (PSAs) of relocation site and business hours—or of business closure. Also consider telephone trees to get the word out to employees and clients, and call forwarding or an answering service to direct calls away from your former office.
- ❑ Make sure that any other computer system you use on a temporary basis is compatible with yours.
- ❑ After a major catastrophe especially, be prepared for:
 - Lack of electricity and telephone service for several days or a week;
 - Uncertainty about the availability and delivery of goods;
 - Limited hours and heavy demands on banks and other financial institution; and
 - Delays and difficulties in vehicle repair and rental because of increased demand, heavy work load and shortage of parts.