



# A Disaster-Preparedness Checklist

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Whether man-made or an act of nature, all businesses should be prepared for the unexpected.

Here in the San Francisco Bay Area, we are approaching the anniversary of the 1989 Loma Prieta earthquake. Few have ever seen such devastation. With some acts of nature, we get warnings; with others, such as earthquakes, there are nowarnings.



We need to always be prepared.

Disasters that are man-made can include fire, electrical or telephone line outages, water damage, theft, vandalism, hard drive crashes and computer viruses.

Following is a list of tips to consider to be sure you, your employees, your business and your clients are prepared and protected.

## General

If you are worried about looters or trespassers, get security personnel on site as quickly as possible. Seek out a firm or two in advance of needing them.

If you own the building, place service calls for gas, water, and electric. If you will be the one turning off the utilities, be sure to have the necessary tools (i.e. wrench, pliers) handy.

## Human safety

Most important is human safety.

Having a plan in place for a variety of situations is important. Consider the following:

- Have a well stocked first aid kit with instructions. It should be checked regularly and mounted if possible so everyone knows where it is and so it doesn't get misplaced.

- Someone (or everyone) should have CPR and first aid training. This could be a good team building activity.
- The building should have an AED, an automatic external defibrillator on site.
- Remind your team to call 911 from a land line, when possible, not a cell phone. Cell phones connect you to Highway Patrol. You cannot count on a cell phone to help emergency responders determine the location of the caller, so always tell the 911 operator your location immediately. If your only choice is to call on a cell phone, then that becomes the most important information to relay.
- Count how many doorways to emergency exits and how many steps between floors in case you are seeking the exit in the dark or in smoke.
- Ask the building manager to give a tour of the emergency exit areas to become familiar with them if you work in a larger office building.
- Store important numbers in your cell phone and hope you have cell reception.
- Have a copy of your business continuity plan saved in your CRM and/or the cloud with a paper copy at the office and at home.
- Make sure everyone who works in the office has one point person who is out of the area that everyone calls to check in and get updates.

Have on hand:

- Flashlight (extra batteries, replace every year)
- Whistle
- Pepper spray
- Enough food and water for three days for each person (jerky, granola bars, fruit in jars, and pop tarts have a long life span if unopened). Swap them out every year with new supplies.
- If your office has a refrigerator/freezer, keep jars of water in the freezer. They can easily be thawed for additional water.
- Blankets
- Candles and matches (matches stored in a waterproof container)
- Cell phone charger
- Deck of cards to pass the time (depending on the circumstances)
- Cash (several hundred dollars in small bills). Cash is king when ATM, Debit, and Credit Card systems are not working.

Personal

- Medications
- Toothbrush and paste, mouthwash, mints
- Toilet paper
- Strong plastic bags
- Review your plan every six months and every time someone new joins the team.

**Structural**

If you own the building, be sure to invest in burglar and fire alarms. Don't scrimp on this technology.

Your pathways and parking lot should be well lit.

Rugs, cords and other items can create tripping hazards. Pay attention to these possible hazards.

If you own an elevator building in a flood zone, consider locking your elevator above the ground floor to mitigate the risk of flood damage.

The geographic areas experiencing earthquakes is growing. Heavy furniture and shelving should be bolted to the wall. Fragile or heavy objects should be displayed safely, perhaps on lower shelves. In an earthquake, you don't want to get hit on the head by a heavy, falling object.

When putting a plan in place, be sure to include a plan for the following:

- Complete loss of physical structure (where will you conduct business if this occurs?)
- Inability to access the office (ditto)
- Inability to leave the office (high rise, damage to streets, overcrossing and bridges, unsafe to venture outside)

## **Data**

If everything on your computer is located on the cloud, backups are less of an issue. If you have data stored on your computer, consider having two external hard drives that are exactly the same with one always stored off site. The other should be attached to the server computer.

Automatic backups should occur daily (use Append, not Overwrite), swapping out the external hard drives weekly or monthly. My computer was taken over by Ransomware. All of my Microsoft Office documents (Word, Excel and PowerPoint) were encrypted. I was able to immediately restore almost everything using my backup and Sent Folder. I did have to recreate a few documents, but not many.

Test your backup system periodically. Just because your system is set to backup regularly, doesn't mean it is actually working. One advisor recently lost two years of CRM data because the backup was not working. The last working backup was two years ago.

In speaking with my tech friend, I found out that what folks are most upset over is the loss of music and photos. Make sure you have a second location to access these items.

Small solar chargers are available from Goal Zero from \$29.99 to \$49.99. A small price to pay if you need to use your cell phone or laptop.

Don't forget the simple things, like surge protectors and computer locks.

## **Insurance**

Insurance is another area where you should not scrimp. If you own the building, adequate coverage will help you get back in business faster. To prove what you lost, take photos or a video once per year of the interior and exterior of your building.

If you don't own the building, make sure your contents are adequately covered. Don't forget about liability coverage.

## **Other**

Sign up to receive texts from you local Community Warning System.

The Red Cross provides valuable information to help prepare for the unexpected.

Be sure your business continuity plan is accessible from anywhere.

If you spend quite a bit of time in your car, consider an emergency kit for the trunk.

Many advisors talk to their clients about insurance coverage. Go the extra step. As a value add, help clients put a plan in place for their home and office.

One advisor I work with feels so strongly about making sure his clients are well informed and prepared, he is conducting a disaster preparedness workshop.

Many states require companies to develop and implement a written injury and illness prevention plan (IIPP). It applies to all businesses, even if they have only one employee or operate in a low-hazard industry. In California, for example, an IIPP is mandated by Senate Bill 198. If an employer does not have an IIPP, Cal/OSHA could assess a \$7,000 fine.

Note that many of these suggestions require attention annually. Be sure to have a perpetual reminder on your calendar to replace food and batteries with new, to update photos or video of office contents and to review your disaster preparedness plan with your team.

I hope none of you ever need to utilize your emergency preparedness plan. Just the same, it is always better to be prepared.

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