



Business Disaster Plan

Preparation

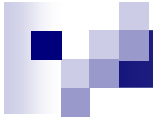
Storm Imminent

Recovery



Business Disaster Plan

Are you prepared?.....



Preparation



Preparation

- *Make a Plan.*
 - fire*
 - flood*
 - hurricane/tornado*
- *Train employees for their role in the plan*



Preparation

- *Do you need Flood Insurance?*

Buy it now.

- *Do you need Business Interruption Insurance?*

Buy it now



Preparation

- *Back-up computer business records.
(Customer database, vendors, inventory, payroll)*
- *Make an photo/video inventory of all equipment and office furnishings and approximate value of each.*
- *Carry these and insurance information and other important documents with you or store them in a safe place.*



Preparation

- *Where will you ride out the storm?*
- *How will you safeguard equipment, files, and other valuable or irreplaceable items in the business?*
- *Purchase plastic covers, shutters or other protection.*



Preparation

- *What if your business premises becomes unusable?*
 - *select an alternate location*
 - *Anticipate damage and line up reliable repair businesses ahead of time.*



Preparation

- *Remember, you may be living in the
Stone Age
after a hurricane.*
- *Create an emergency supply kit for the
aftermath.*



Preparation

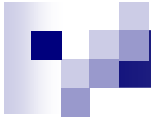
- First Aid Kit
- bug spray
- can opener
- local maps
- flashlights
- lanterns
- radio-battery operated
- batteries
- Water
- Battery operated fans
- phone directories
- rolodex
- plastic garbage bags
- Office supplies
- Duct tape
- tools
- toilet items
- paper towels
- towelettes
- snacks, drinks



Preparation

Notify Your Key Contacts About Your Plan

- Banks
- Other Creditors
- Insurance Agents
- Attorneys
- Accountants
- Leasing Agent/Landlord



Storm Imminent



Storm Imminent

- *Prepare your staff.*
- *Give them time to take care of their homes and families.*
- *Have a telephone number for someone outside the area that your employee will stay in touch with if they evacuate.*
- *Establish which employees are expected to help with clean-up after the storm.*



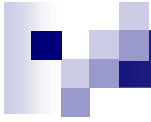
Storm Imminent

- *Carry Certificate of Occupancy
-Give copies to other employees*
- *Establish plan of action should power be interrupted*
- *Obtain enough cash to see you through a week of no power. There will be no ATMs, e-checks or credit card purchases possible.*



Storm Imminent

- *Gas up your vehicles*
- *Fuel up the generator*



Recovery



Recovery

Remember, communications and working conditions may return to the

STONE AGE

- Computers*
- Payroll*
- Accounts payable*
- Accounts receivable*



Recovery

- *Re-establish contact with employees*
- *Do quick assessment of damage and power situation*
- *Contact Property Insurance ASAP*
- *Keep photos of all damage*
- *Keep receipts/photos of all repair work*



Recovery

Florida Bridge Loans (2-3 days)

Up to \$25,000 in interest-free loans for physical storm damage

Small Business Administration

Loans for Economic Injury

Loans for Physical Damage

Career & Service Centers

Labor force for clean-up

Help for unemployed employees



Recovery

- www.bizcapecoral.com-- Cape Coral EDO
 - Damage assessment
 - Local Information
- www.leecountybusiness.com-- Lee EDO
 - Bridge Loan applications
- www.myfloridacfo.com-- State of Florida
 - Disaster insurance information



Recovery

DISASTER PLAN INFO

www.ready.gov

www.sba.gov

www.redcross.org



Recovery

Cape Economic Dev

239-574-0444

866-573-3089

FEMA Teleregistration

800-621-3362

Fla Emergency Hotline

800-352-3557

SBDC

239-573-2737

Cape Chamber

239-549-6900

Lee Co Economic Dev

239-338-3161

Career & Service Ctr

239-931-8200



Remember...

Failure to plan...

Plan to Fail