Natural and man-made disasters can be an existential threat to your business. Being prepared for the worst can make all the difference in how your business survives during the disruption and how it recovers after.

DISASTER DEFINED

Workplace disasters run the gamut, and typically are unforeseen situations that pose a threat to property and human life; often leading to business and facility disruptions, and causing physical or environmental damage. Flood, fire, explosions, chemical spills, civil disturbances, and natural disasters are among the most common disasters that affect businesses.

WHAT IS AT RISK?

Decisions that affect a business's susceptibility to disasters are vital to business vulnerability. If these decisions are to be made wisely, planning for emergencies before they occur should be a best practice and it starts with key decision-makers and stakeholders fully understanding the risk.

- Lost or delayed sales and income
- Regulatory fines
- Increased expenses
- Customer or tenant dissatisfaction
- Delay of business operations or future plans

AN OUNCE OF PREVENTION

The best way to avoid a disaster is to prevent it from happening in the first place. Regular preventative maintenance can help your company and building avoid business-ending disaster or a devastating loss of revenue. And while natural disasters often can't be avoided, a few simple steps can be taken to mitigate the damage and limit interruptions to operations.

- Conduct audits of life safety systems
- Perform regular HVAC maintenance
- Review plumbing annually
- Conduct regular electrical inspections
- Inspect buildings for structural integrity
- Evaluate your risks and potential business impacts to determine ways you can be most effective in disaster planning

PLANNING AND PRIORITIES

For businesses, emergency preparedness planning can make the difference between staying in business and losing everything. Establishing and maintaining emergency action plans and protocols is a crucial step for keeping your business afloat through a crisis.

- Establish an evacuation plan
- Make a shelter-in-place plan
- Develop a warning and communications plan
- Accrue emergency supplies
- Review insurance coverage
- Protect vital business documents
- Digitize all critical document, data, and media
- Evaluate emergency plans for supply chains and inventory
- Prepare for utility disruptions

WHERE CAN I GET HELP?

When disaster strikes, remember -- you aren't alone. A host of federal and local resources, programs, and private vendors are on standby and ready to help.

- Local restoration companies
- American Red Cross
- Federal and Local Emergency Management Agencies
- Small Business Administration
- Internal Revenue Service - Disaster Assistance and Emergency Relief for Business
- DisasterAssistance.gov