

## An everyday disaster plan

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Today it's swine flu; not so long ago it was avian flu. Tomorrow it could be an earthquake, flood, tornado, or hurricane. The common element is that your business needs a survival plan.

Recently, a specialty contractor had a shocking experience: a mylar balloon caused nearby high-voltage lines to short and surge. Unfortunately, their computers and phone system were fried, and the boss was out of the country on vacation.

The employee team realized the Contingency Plan they recently completed for major disasters had contact information and step-by-step help for several of their problems.

- The plan suggested tasks and roles and responsibilities.
- They used a cell phone to contact their IT guru who loaned them a PC and helped retrieve backed-up client files.
- They reached the owner at her hotel for permission to purchase new equipment; the plan included model and serial numbers for hardware and software.
- They called major clients to provide alternative contact information and confirm that expected bids and proposals would be ready shortly.
- They contacted their insurance broker to start the claim process. He got an electrician to check the office's electrical system and an advance payment check from the insurance company within 48 hours.

They were completely up and running by the end of the week. Imagine what the result might have been without an 'everyday' disaster plan.

### What other needs should be considered?

Some disasters will require employees to work from home. Can phone numbers be forwarded, files and documents delivered via courier? Can your computer files be securely accessed by off-site employees? Can that be set up now?

You will often need to get messages out quickly to employees, clients, vendors and suppliers. Can they be drafted in advance? How will they be sent? What's 'Plan B' if your fax, email, or phones are not immediately available?

Do you need shelter-in-place supplies – water, food, blankets, hygiene items, alternative heat or power - something else?

Plans are necessary, but only the first step; testing and training are the essential elements for success. The contractor above survived because the employees had been involved and knew what to do, the service people were accessible and reliable, and the team was confident in their authority to act.

### Resources

Here are some links to checklists and guides: The Institute for Business & Home Safety ([disastersafety.org](http://disastersafety.org)); The Federal government ([ready.gov/business](http://ready.gov/business) and [pandemicflu.gov](http://pandemicflu.gov)); 72 Hours ([72hours.org](http://72hours.org)); and The Small Business Administration ([sba.gov/services/disasterassistance/index.html](http://sba.gov/services/disasterassistance/index.html)).