

Absolute ADVANTAGE

VOLUME 5, NUMBER 8

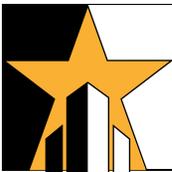
THE WORKPLACE WELLNESS MAGAZINE

ARE YOU READY?

Health Promotion Takes On Emergency Preparedness



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In this edition of Absolute Advantage, we'll address the issue of preparedness and planning at the worksite in the event of a catastrophic development or terrorist attack. While the concept may seem a bit outside traditional health promotion practices, we felt that it was important to draw attention to this issue—especially in addressing health promotion practitioners—who can take significant action in making sure plans are formulated and strategies are put into place.



Each month you can learn more about the articles in Absolute Advantage. Simply log on to WELCOA's members only website to get more in-depth coverage of the topics that matter most to you. Find full-length interviews, expert insight, and links to additional information that will help you do your job better!

THE WELLNESS COUNCILS OF AMERICA

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From The Executive Editor

In this edition of *Absolute Advantage*, we'll address the issue of preparedness and planning at the worksite in the event of a catastrophic development or terrorist attack. While the concept may seem a bit outside traditional health promotion practices, we felt that it was important to draw attention to this issue—especially in addressing health promotion practitioners—who can take significant action in making sure plans are formulated and strategies are put into place.

The content of this issue was drawn from the Department of Homeland Security, specifically their website—located at: www.ready.gov. With the help of the Department of Homeland Security, this issue is divided into sections which, if followed, will help you stay in business in the event of a catastrophe.

Perhaps the most important section of the magazine is the final one. This section provides reproducible forms that can assist with planning, gathering emergency supplies, and developing communications strategies.

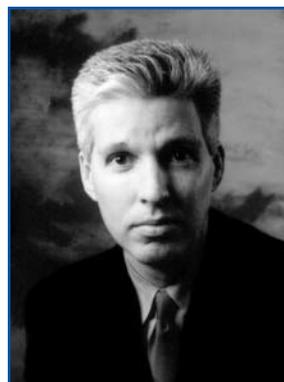
I'd like to thank the Department of Homeland Security for the work that they are doing and making this information available on www.ready.gov. It is our commitment to place a high priority on preparedness planning at the worksite for our members and we encourage everyone to visit www.ready.gov.

I hope you enjoy this issue of *Absolute Advantage*, but more importantly, I hope that you will take the information contained in this edition and put it into practice.

Yours in good health,



Dr. David Hunnicutt
President, Wellness Councils of America



David Hunnicutt, PhD

In the event of a catastrophic development or terrorist attack, health promotion practitioners can play a significant role in making sure that their organizations are prepared.

Absolute ADVANTAGE

THE WORKPLACE WELLNESS MAGAZINE

Organizational Founder, William Kizer, Sr.

WELCOME

Absolute Advantage is the interactive workplace wellness magazine that helps large and small employers link health and well-being to business outcomes. *Absolute Advantage* arms business leaders and wellness practitioners with leading-edge workplace wellness information straight from the field's most respected business and health experts.

With its online component, *Absolute Advantage* provides the industry's most current and accurate information. By logging on to the magazine's interactive website, you can access a whole new world of health promotion—including in-depth interviews with national health promotion experts and insider's information about industry products.

SUBSCRIPTION INFORMATION

For information about subscribing to *Absolute Advantage*, contact the Wellness Councils of America at (402) 827-3590 or via e-mail at wellworkplace@welcoa.org.

Ab-sol-ute Ad-van-tage:

When a company can produce more than its competitors—even though they have the same amount of resources—it has an absolute advantage.

We believe wellness is that advantage.

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Dr. Hunnicutt is President of the Wellness Councils of America. As a leader in the field of health promotion, his vision has led to the creation of numerous publications designed to link health promotion objectives to business outcomes.

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Information in this publication is carefully reviewed for accuracy. Questions, comments, or ideas are welcome. Please direct to Dr. David Hunnicutt, Executive Editor, at the address below.

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Is Your Company Ready?

How quickly your company can get back to business after a terrorist attack, a tornado, a fire, or a flood often depends on emergency planning done today.

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In the event of emergency or disaster, developing a continuity plan is essential if you want to stay in business. Read on to learn about the elements that comprise the core of continuity planning.



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This section presents a variety of important user-friendly forms that can be reproduced to help you put your plan into practice.

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ANY PREPARED?

How quickly your company can get back to business after a terrorist attack, a tornado, a fire, or a flood often depends on emergency planning done today. While the Department of Homeland Security is working hard to prevent terrorist attacks, the lessons of the 1993 World Trade Center bombing, the 1995 Oklahoma City bombing and the September 11, 2001 terrorist attacks demonstrate the importance of being prepared.

When you also consider that the number of declared major disasters nearly doubled in the 1990's compared to the previous decade, preparedness becomes an even more critical issue. Though each situation is unique, any organization can be better prepared if it plans carefully, puts emergency procedures in place, and practices for emergencies of all kinds.

America's businesses form the backbone of the nation's economy; small businesses alone account for more than 99% of all companies with employees, employ 50% of all private sector workers and provide nearly 45% of the nation's payroll. If businesses are READY to survive and recover, the nation and our economy are more secure. A commitment to planning today will help support employees, customers, the community, the local economy and even the country. It also protects your business investment and gives your company a better chance for survival.

Ready Business, a federally-funded initiative (with a comprehensive website located at

www.ready.gov), outlines commonsense measures business owners and managers can take to start getting ready. It provides practical steps and easy-to-use templates to help you plan for your company's future. These recommendations reflect the Emergency Preparedness and Business Continuity Standard (NFPA 1600) developed by the National Fire Protection Association and endorsed by the American National Standards Institute and the Department of Homeland Security. It also provides useful links to resources providing more detailed business continuity and disaster preparedness information.

The information contained in this issue of *Absolute Advantage* was drawn exclusively from Ready Business. This information is extremely important and has profound implications for every worksite in America. That's why we felt compelled to feature this information in this edition.

Business continuity and crisis management can be complex issues depending on the particular industry, size and scope of your business. However, putting a plan in motion will improve the likelihood that your company will survive and recover. The following information is a good start for small- to mid-sized businesses. Companies that already have their emergency plans in place can continue to help create a more robust sustainable community by mentoring businesses in their own supply chain and others needing advice.

Preparing makes good business sense. Get ready now.

Section I:

PLAN TO STAY IN BUSINESS

The first thing that any company leader should do is plan to stay in business. While not easy in the event of an emergency or disaster, it is possible. If you want to stay in business, the following information is essential.

The Elements That Comprise Continuity Planning

Again, in the event of emergency or disaster, developing a continuity plan is essential if you want to stay in business. Business continuity planning must account for all hazards (both man-made and natural disasters). You should plan in advance to manage any emergency situation. Assess the situation, use common sense and available resources to take care of yourself, your co-workers and your business's recovery. The following elements comprise the core of continuity planning.

♦ BE INFORMED

Know what kinds of emergencies might affect your company.

♦ CONTINUITY OF OPERATIONS PLANNING

Carefully assess how your company functions, both internally and externally.

♦ EMERGENCY PLANNING FOR EMPLOYEES

Your employees and co-workers are your business's most important and valuable asset.

♦ EMERGENCY SUPPLIES

Think first about the basics of survival: fresh water, food, clean air and warmth.

♦ DECIDING TO STAY OR GO

Shelter-in-place or evacuate, plan for both possibilities.

♦ MAKE FIRE SAFETY PART OF THE PLAN

Fire is the most common of all business disasters.

♦ PREPARE FOR MEDICAL EMERGENCIES

Take steps that give you the upper hand in responding to medical emergencies.

Each of these elements will be discussed in detail in the following paragraphs.

Essential Element #1: Be Informed

The first essential element of a continuity plan pertains to understanding your level of risk and what type of risks you are susceptible to. Risk assessment is a sophisticated area of expertise that can range from self-assessment to an extensive engineering study. The specific industry, size and scope of your individual company will determine your organization's risk assessment needs.

1. **Know what kinds of emergencies might affect your company both internally and externally.** Find out which natural disasters are most common in the areas where you operate. You may be aware of some of your community's risks; others may surprise you.
2. **Learn about what to do during a biological, chemical, explosive, nuclear or radiological attack.** While it is beyond the scope of this article to explore these issues, we encourage you to visit www.ready.org or FEMA to gain more information.

Be Informed

Some of the things you can do to prepare for the unexpected, such as making an emergency supply kit and developing a family communications plan, are the same for both a natural or man-made emergency. However, there are important differences among natural disasters that will impact the decisions you make and the actions you take. Some natural disasters are easily predicted, others happen without warning. Planning what to do in advance is an important part of being prepared.

Find out what natural disasters are most common in your area. You may be aware of some of your community's risks: others may surprise you. Historically, flooding is the nation's single most common natural disaster. Flooding can happen in every U.S. state and territory. Earthquakes are often thought of as a West Coast phenomenon, yet 45 states and territories in the United States are at moderate to high risk from earthquakes and are located in every region of the country. Other disasters may be more common in certain areas. Tornadoes are nature's most violent storms and can happen anywhere. However, states located in "Tornado Alley," as well as areas in Pennsylvania, New York, Connecticut, and Florida are at the highest risk for tornado damage. Hurricanes are severe tropical storms that form in the southern Atlantic Ocean, Caribbean Sea, Gulf of Mexico, and in the eastern Pacific Ocean. Scientists can now predict hurricanes, but people who live in coastal communities should plan what they will do if they are told to evacuate.

The Federal Emergency Management Agency has information available about the following natural disasters:

- | | |
|---|---|
| ⚡ <i>Earthquakes</i> | ⚡ <i>Floods</i> |
| ⚡ <i>Extreme Heat</i> | ⚡ <i>Hurricanes</i> |
| ⚡ <i>Fires</i> | ⚡ <i>Thunderstorms</i> |
| ⚡ <i>Tornadoes</i> | ⚡ <i>Tsunamis</i> |
| ⚡ <i>Volcanoes</i> | ⚡ <i>Wildfires</i> |
| ⚡ <i>Landslide and Debris Flow (Mudslide)</i> | ⚡ <i>Winter Storms and Extreme Cold</i> |

Planning what to do in advance is an important part of being prepared. Find out what natural disasters are most common in your area.

For more general information, see "Are you Ready?" from the Federal Emergency Management Agency, or Disaster Safety from the Red Cross. (www.ready.gov/america/natural_disasters.html)

Essential Element #2: Continuity Of Operations Planning

The second essential element of a continuity plan pertains to understanding your company's business functions. How quickly your company can get back to business after a terrorist attack or tornado, fire or flood often depends on emergency planning done today. Start planning now to improve the likelihood that your company will survive and recover.

1. Carefully assess **how your company functions**, both internally and externally, to determine which staff, materials, procedures and equipment are absolutely necessary to keep the business operating.
 - ✓ Review your **business process flow chart** if one exists.
 - ✓ Identify **operations critical to survival** and recovery.
 - ✓ Include **emergency payroll, expedited financial decision-making and accounting systems** to track and document costs in the event of a disaster.
 - ✓ Establish procedures for **succession of management**. Include at least one person who is not at the company headquarters, if applicable.
2. Identify your **suppliers, shippers, resources and other businesses** you must interact with on a daily basis.
 - ✓ Develop **professional relationships with more than one** company to use in case your primary contractor cannot service your needs. A disaster that shuts down a key supplier can be devastating to your business.
 - ✓ **Create a contact list** for existing critical business contractors and others you plan to use in an emergency. Keep this list with other important documents on file, in your emergency supply kit and at an off-site location.
3. Plan what you will do if your **building, plant or store is not accessible**. This type of planning is often referred to as a continuity of operations plan, or COOP, and includes all facets of your business.
 - ✓ Consider if you can run the business from a different location or from your home.
 - ✓ Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.
4. **Plan for payroll continuity.**
5. Decide **who should participate** in putting together your emergency plan.
 - ✓ Include co-workers from all levels in planning and as active members of the emergency management team.
 - ✓ Consider a broad cross-section of people from throughout your organization, but focus on those with expertise vital to daily business functions. These will likely include people with technical skills as well as managers and executives.
6. Define **crisis management procedures** and **individual responsibilities** in advance.
 - ✓ Make sure those involved know what they are supposed to do.
 - ✓ Train others in case you need back-up help.
7. Coordinate with others.
 - ✓ Meet with **other businesses in your building** or industrial complex.
 - ✓ Talk with first responders, emergency managers, community organizations and utility providers.
 - ✓ Plan with your suppliers, shippers and others you regularly do business with.
 - ✓ Share your plans and encourage other businesses to set in motion their own continuity planning and offer to help others.
8. **Review your emergency plans annually.** Just as your business changes over time, so do your preparedness needs. When you hire new employees or when there are changes in how your company functions, you should update your plans and inform your people.

To download a sample Emergency Plan, log on to:
[www.ready.gov/business/_downloads/
sampleplan.pdf](http://www.ready.gov/business/_downloads/sampleplan.pdf)

Essential Element #3: Emergency Planning For Employees

The third essential element of a continuity plan is making sure that you address emergency planning for your employees. Your employees and co-workers are your business's most important and valuable asset. There are some procedures you can put in place before a disaster, but you should also learn about what people need to recover after a disaster. It is possible that your staff will need time to ensure the well-being of their family members, but getting back to work is important to the personal recovery of people who have experienced disasters. It is important to re-establish routines, when possible.

1. **Two-way communication is central** before, during and after a disaster.
 - ✓ Include emergency preparedness information in **newsletters, on company intranet, periodic employee emails** and other **internal communications** tools.
 - ✓ Consider setting up a telephone calling tree, a **password-protected page** on the company website, an email alert or a **call-in voice recording** to communicate with employees in an emergency.
 - ✓ Designate an out-of-town phone number where employees can leave an **"I'm Okay"** message in a catastrophic disaster.
 - ✓ Provide all co-workers with **wallet cards** detailing instructions on how to get company information in an emergency situation. Include telephone numbers or Internet passwords for easy reference.
 - ✓ **Maintain** open communications where co-workers are free to bring questions and concerns to company leadership.
 - ✓ Ensure you have established **staff members who are responsible for communicating** regularly to employees.
2. **Talk to co-workers with disabilities.** If you have employees with disabilities ask about **what assistance is needed.** People with disabilities typically know what assistance they will need in an emergency.
 - ✓ **Identify** co-workers in your organization with **special needs.**
 - ✓ Engage **people with disabilities in emergency planning.**
3. **Frequently review and practice** what you intend to do during and after an emergency with drills and exercises.
 - ✓ Ask about communications difficulties, physical limitations, equipment instructions and medication procedures.
 - ✓ Identify people willing to help co-workers with disabilities and be sure they are able to handle the job. This is particularly important if someone needs to be lifted or carried.
 - ✓ Plan **how you will alert people who cannot hear** an alarm or instructions.

A Case Study Of Morgan Stanley

In 1993, when terrorists attacked the World Trade Center for the first time, financial services company Morgan Stanley learned a life-saving lesson. It took the company 4 hours that day to evacuate its employees, some of whom had to walk down 60 or more flights of stairs to safety. While none of Morgan Stanley's employees were killed in the attack, the company's management decided its disaster plan just wasn't good enough.

Morgan Stanley took a close look at its operation, analyzed the potential disaster risk and developed a multi-faceted disaster plan. Perhaps just as importantly, it practiced the plan frequently to provide for employee safety in the event of another disaster.

On September 11, 2001, the planning and practice paid off. Immediately after the first hijacked plane struck One World Trade Center, Morgan Stanley security executives ordered the company's 3800 employees to evacuate from World Trade Center buildings, Two and Five. This time, it took them just 45 minutes to get out to safety!

The crisis management did not stop at that point, however. Morgan Stanley offered grief counseling to workers and increased its security presence. It also used effective communications strategies to provide timely, appropriate information to management and employees, investors and clients, and regulators and the media.

Morgan Stanley still lost 13 people on September 11th, but many more could have died if the company had not had a solid disaster plan that was practiced over and over again. In making a commitment to prepare its most valuable asset, its people, Morgan Stanley ensured the firm's future.



The Morgan Stanley logo is displayed in a dark red box. It features the company name "Morgan Stanley" in a white, sans-serif font. A small blue square icon is positioned above the letter 'n' in "Stanley".

Essential Element #4: Emergency Supplies

The fourth essential element of a continuity plan is making sure you have emergency supplies on hand. When preparing for emergency situations, it's best to think first about the basics of survival: **fresh water, food, clean air and warmth**. Encourage everyone to have a Portable Kit customized to meet personal needs, such as essential medications.

1. NOAA weather radio

- ✓ With tone-alert feature, if possible, that automatically alerts you when a **watch or warning** is issued in your area. Tone-alert is not available in some areas.
 - ✓ Include extra batteries.
 - ✓ It is recommended that you have both a battery-powered commercial radio and a NOAA weather radio with an alert function. The NOAA weather radio can alert you to weather emergencies or announcements from the Department of Homeland Security. The commercial radio is a good source for news and information from local authorities.
2. Keep copies of **important records** such as site maps, building plans, insurance policies, employee contact and identification information, bank account records, supplier and shipping contact lists, computer backups, emergency or law enforcement contact information and other priority documents in a waterproof, fireproof portable container. Store a second set of records at an off-site location.

3. Talk to your co-workers about what **emergency supplies** the company can feasibly provide, if any, and which ones individuals should consider keeping on hand. Recommended emergency supplies include the following:

- ✓ **Water**, amounts for portable kits will vary. Individuals should determine what amount they are able to both store comfortably and to transport to other locations. If it is feasible, store one gallon of water per person per day, for drinking and sanitation
- ✓ **Food**, at least a three-day supply of non-perishable food
- ✓ **Battery-powered radio and extra batteries**
- ✓ **Flashlight and extra batteries**
- ✓ **First Aid kit**
- ✓ **Whistle** to signal for help
- ✓ Dust or filter masks, readily available in hardware stores, which are rated based on how small a particle they filter
- ✓ **Moist towelettes** for sanitation
- ✓ **Wrench or pliers** to turn off utilities
- ✓ **Can opener** for food (if kit contains canned food)
- ✓ **Plastic sheeting and duct tape** to “seal the room”
- ✓ **Garbage bags and plastic ties** for personal sanitation

To download a sample emergency supplies list, log on to:
www.ready.gov/business/_downloads/emergency_supplies.pdf





Essential Element #5: Deciding To Stay Or Go

The fifth essential element of a continuity plan addresses when you decide to stay or go. Depending on your circumstances and the nature of the disaster, the first important decision after an incident occurs is whether to shelter-in-place or evacuate. Understand and plan for both possibilities in advance by developing clear, well thought out plans.

- Have an Evacuation Plan and a Shelter-in-Place Plan.
- In any emergency, local authorities may or may not immediately be able to provide information on what is happening and what you should do. However, you should monitor TV or radio news reports for information or official instructions as they become available.
- If you are specifically told to evacuate, shelter-in-place or seek medical treatment, do so immediately.
- Use common sense and available information to determine if there is immediate danger. For example, if your building is damaged you will typically want to evacuate.



Make An Evacuation Plan

Some disasters will require employees to leave the workplace quickly. The ability to evacuate workers, customers and visitors effectively can save lives. People who plan and practice how they will get out of the building in an emergency are better prepared than those who do not have an exit strategy.

- ◆ If feasible, develop a system for knowing who is in your building, including customers and visitors, in case there is an emergency.
- ◆ Decide in advance who has the authority to order an evacuation. Create a chain of command so that others are authorized to act in case your designated person is not available. If local officials tell you to evacuate, do so immediately.
- ◆ Identify who will shut down critical operations and lock the doors, if possible, during an evacuation.
- ◆ Choose employees most able to make decisions that emphasize personal safety first.
- ◆ Train others who can serve as a back-up if the designated person is unavailable.
- ◆ Write down, distribute and practice evacuation procedures.
- ◆ Locate and make copies of building and site maps with critical utility and emergency routes clearly marked.
- ◆ Identify and clearly mark entry-exit points both on the maps and throughout the building.
- ◆ Post maps for quick reference by employees.
- ◆ Keep copies of building and site maps with your crisis management plan and other important documents in your emergency supply kit and also at an off-site location.
- ◆ Make copies available to first responders or other emergency personnel.
- ◆ Plan two ways out of the building from different locations throughout your facility.
- ◆ Consider the feasibility of installing emergency lighting or plan to use flashlights in case the power goes out.
- ◆ Establish a warning system.
- ◆ Test systems frequently.





Essential Element #6: Make Fire Safety Part Of The Plan

The sixth essential element of a continuity plan is addressing fire safety. Fire is the most common of all business disasters. Each year fires cause thousands of deaths and injuries and billions of dollars in damage.

1. Have your office, plant or facility **inspected for fire safety**; ensure compliance with **fire codes and regulations**.
2. Install **smoke detectors** and **fire extinguishers** in appropriate locations.
3. Consider an **automatic sprinkler system**, fire **hoses** and **fire-resistant** doors and walls.
4. Establish a **system for warning** your employees. Plan how you will communicate with people with hearing impairments or other disabilities and those who do not speak English.
5. Put a process in place for **alerting the fire department**.
6. Plan and practice how people will evacuate in a fire.

Essential Element #7: Prepare For Medical Emergencies

The seventh essential element of a continuity plan is preparing for medical emergencies. Workplace medical emergencies vary greatly depending on the disaster, type of job and the worksite. Heavy equipment operators face different safety risks than do office workers or food service personnel. Regardless of the type of work, there are steps which can give you the upper hand in responding to a medical emergency.

1. Encourage employees to take basic **First Aid** and **CPR** training. Offer on-site classes for your co-workers.
2. Keep First Aid supplies **in stock** and easily accessible.
3. Encourage employees to **talk about medical conditions** that may require support or special care in an emergency.
4. Keep **employee emergency contact information** on file and up-to-date. Store a copy with other vital records in your emergency kit and another at an off-site location. ★



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Section II:

TALK TO YOUR PEOPLE



The second major section of this issue of *Absolute Advantage* addresses the **human element**. In the event of disaster or emergency, it's essential that you communicate clearly with your employees. Specifically, there are five essential elements associated with effective disaster/emergency communication. These include:

♦ INVOLVING CO-WORKERS

Include people from all levels in emergency planning.

♦ PRACTICING THE PLAN

Drills and exercises will help you prepare.

♦ PROMOTING FAMILY & INDIVIDUAL PREPAREDNESS

Encourage your employees and their families to: Get a Kit, Make a Plan, Be Informed.

♦ WRITING A CRISIS COMMUNICATION PLAN

Detail how you will be in contact with employees, customers and others during and after a disaster.

♦ SUPPORTING EMPLOYEE HEALTH

People who have experienced a disaster may have special recovery needs.

Each of these will be examined in greater detail in the following paragraphs.

Essential Element #1: Involving Co-Workers

The first essential element required in communicating effectively in the event of disaster/emergency is making sure you involve co-workers. One of the best methods of assuring your company's recovery is to **provide for your co-workers' well-being. Communicate regularly**

with employees before, during and after an incident.

1. **Involve co-workers** from all levels in emergency planning.
2. Use newsletters, intranets, staff meetings and other **internal communications** tools to communicate emergency plans and procedures.
3. Set up **procedures to warn employees**. Plan how you will communicate with people who are hearing-impaired or have other disabilities or who do not speak English.
4. Consider setting up a telephone call tree, **password-protected page** on the company **website**, **email** alert or **call-in voice recording** to communicate with employees in an emergency.
5. Designate an out-of-town phone number where employees can leave an **"I'm Okay"** message in a catastrophic disaster. Remember to minimize your calls and keep them short so others can get through.
6. Encourage employees to have alternate means and routes for getting to and from work, in case their normal mode of transportation is interrupted.
7. Keep a **record of employee emergency contact information** with other important documents in your emergency kit and at an off-site location.
8. If you rent, lease or share space with other businesses, it is important to communicate, share and coordinate evacuation procedures and other emergency plans.

Essential Element #2: Practicing The Plan

The second essential element required in communicating effectively in the event of disaster/emergency is making sure you practice the plan. In fact, we encourage you to go beyond planning and frequently practice what you intend to do during a disaster. Just as your business changes day-to-day, so should your plan. **Drills and exercises will help you prepare.**

1. If you **rent, lease or share** office space, coordinate and practice evacuation and other emergency plans **with other businesses** in your building or facility.
2. Conduct regularly scheduled **education and training seminars** to provide co-workers with information, identify needs and develop preparedness skills.
3. Include preparedness **training in new employee** orientation programs.
4. Do **tabletop exercises** with members of the emergency management team. Meet in a conference room setting to discuss individual responsibilities and how each would react to emergency scenarios.
5. Schedule **walk-through drills** where the emergency management team and response teams actually perform their designated emergency functions. This activity generally involves more people and is more thorough than a tabletop exercise.
6. **Practice evacuating and sheltering.** Have all personnel walk the evacuation route to a designated area where procedures for accounting for all personnel are tested. Practice your "shelter-in-place" plan.

7. Evaluate and revise processes and procedures based on lessons learned in training and exercise.
8. Keep training records.

Essential Element #3: Promoting Family And Individual Preparedness

The third essential element required in communicating effectively in the event of disaster/emergency is making sure you promote family and individual preparedness. Re-establishing routines, including getting back to work, is important to the well-being of people who have experienced disasters. If individuals and families are prepared, your company and your co-workers are better positioned in an emergency situation.

1. Encourage your employees and their families to: **Get a Kit, Make a Plan, Be Informed.** Go to *www.ready.gov* for more information.
2. Print out and distribute copies of *Preparing Makes Sense* brochures for your workers. These can be obtained directly from *www.ready.gov*.
3. Include emergency preparedness information in **newsletters, on company intranet, periodic employee emails** and other **internal communications** tools.
4. Consider how workers will communicate with family members in case they are separated from one another or injured.

Essential Element #4: Writing A Crisis Communications Plan

The fourth essential element required in communicating effectively in the event of disaster/emergency is making sure you write a crisis communications plan. Detail how your organization plans to communicate with employees, local authorities, customers and others during and after a disaster.

1. **Employees:** Be prepared to provide employees with information on when, if and how to report to work following an emergency.
 - ✓ Set up a telephone call tree, **password-protected page**

To download a sample Family Communications Plan, log on to: www.ready.gov/business/_downloads/family_communications_plan.pdf

Ready Family Communications Plan
Prepare. Plan. Stay Informed.

Your family may not be together when disaster strikes, so plan how you will contact one another and review what you will do in different situations.

Out-of-Town Contact Name: _____ Telephone Number: _____
 Email: _____ Telephone Number: _____

Fill out the following information for each family member and keep it up to date:

Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____

Where to go in an emergency. Write down where your family spends the most time: work, school and other places you frequent. Schools, daycare providers, workplaces and apartment buildings should all have site-specific emergency plans.

Home Address: _____	Work Address: _____
Phone Number: _____	Phone Number: _____
Neighborhood Meeting Place: _____	Evacuation Location: _____
Regional Meeting Place: _____	
School Address: _____	Work Other place you frequent: _____
Phone Number: _____	Address: _____
Evacuation Location: _____	Phone Number: _____
School Phone Number: _____	Evacuation Location: _____
Address: _____	Other place you frequent: _____
Phone Number: _____	Address: _____
Evacuation Location: _____	Phone Number: _____
School Address: _____	Evacuation Location: _____
Phone Number: _____	
Evacuation Location: _____	

Important Information	Name	Telephone #	Policy #
Doctors:			
Other:			
Pharmacist:			
Medical Insurance:			
Homeowner's/Rental Insurance:			
Veterinarian/Kennel (for pets):			

Other useful phone numbers: 9-1-1 for emergencies. Police Non-Emergency Phone #:

Ready Family Communications Plan
Prepare. Plan. Stay Informed.

Every family member should carry a copy of this important information:

Other important Phone Numbers & Information: _____

Family Communications Plan

Contact Name: _____
 Telephone: _____
 Out-of-Town Contact Name: _____
 Telephone: _____
 Neighborhood Meeting Place: _____
 Meeting Place Telephone: _____
Dial 911 for Emergencies!

Family Communications Plan

Contact Name: _____
 Telephone: _____
 Out-of-Town Contact Name: _____
 Telephone: _____
 Neighborhood Meeting Place: _____
 Meeting Place Telephone: _____
Dial 911 for Emergencies!

Other important Phone Numbers & Information: _____

Family Communications Plan

Contact Name: _____
 Telephone: _____
 Out-of-Town Contact Name: _____
 Telephone: _____
 Neighborhood Meeting Place: _____
 Meeting Place Telephone: _____
Dial 911 for Emergencies!

Family Communications Plan

Contact Name: _____
 Telephone: _____
 Out-of-Town Contact Name: _____
 Telephone: _____
 Neighborhood Meeting Place: _____
 Meeting Place Telephone: _____
Dial 911 for Emergencies!



on the company **website**, an **email** alert or a **call-in voice recording** to communicate with employees in an emergency.

- ✓ Be clear on how their jobs may be affected.

2. **Management:** Provide top company executives with all relevant information needed for the protection of employees, customers, vendors and nearby facilities.
3. **Public:** It may be important to update the general public with calm assurance that all resources are being used to protect workers and the community. Being able to communicate that plans are in place for recovery may be especially important.
4. **Customers:** Update your customers on whether and when products will be received and services rendered.
5. **Government:** Tell officials what your company is prepared to do to help in the recovery effort. Also communicate with local, state and federal authorities what emergency assistance is needed for you to continue essential business activity.

6. **Other Businesses/Immediate Neighbors:** You should be prepared to give competing and neighboring companies a prompt briefing on the nature of the emergency so they may be able to assess their own threat levels.

Essential Element #5: Supporting Employee Health

The fifth essential element required in communicating effectively in the event of disaster/emergency is making sure you support employee health. People who have experienced a disaster may have special recovery needs.

1. Encourage adequate **food, rest and recreation**.
2. Provide for **time at home** to care for family needs, if necessary.
3. Have an **open door policy that facilitates seeking care** when needed.
4. Create opportunities for breaks where co-workers can **talk openly** about their fears and hopes. Sharing with others can speed personal recovery.

5. **Reassure** one another that **families will be supported**. Worries about family well-being can consume workers who have experienced a disaster.
6. **Re-establish routines**, when possible. **Workplace routines facilitate recovery** by providing an opportunity to be active and to restore social contact.
7. **Offer professional counselors** to help co-workers address their fears and anxieties.
8. Once the need to listen for emergency instructions has passed, **limit television, radio and other external stresses**.
9. **Take care of yourself**. Leaders tend to experience added stress after a disaster. Your personal health and recovery is important to your family and your employees. ★



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Section III:

PROTECT YOUR INVESTMENT

The third major section of this issue of *Absolute Advantage* addresses the idea of protecting your investment. This can be done by paying attention to several important things. Specifically, there are six essential elements related to protecting your business investment. These include the following:

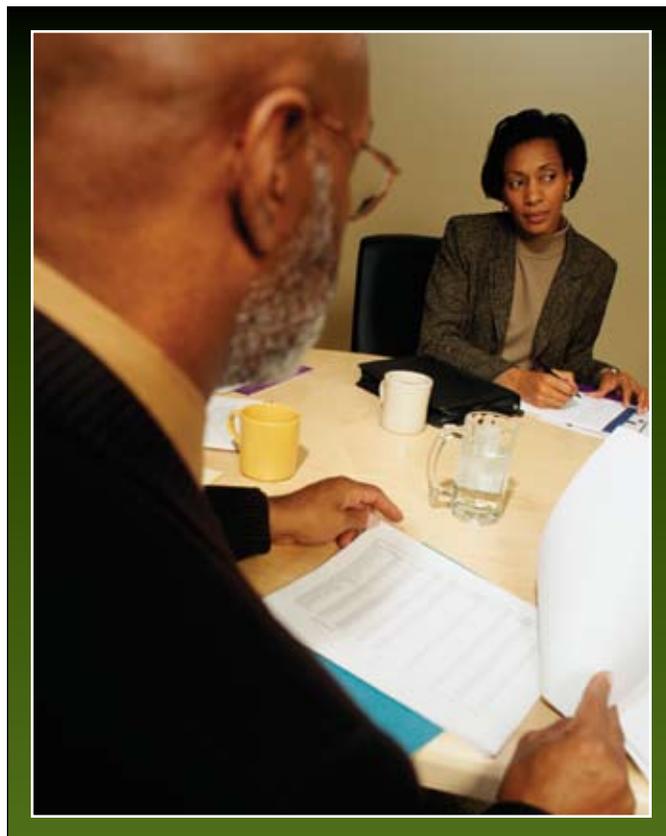
- ◆ **REVIEWING INSURANCE COVERAGE**
Policies vary, meet with your provider to review current coverage.
- ◆ **PREPARING FOR UTILITY DISRUPTIONS**
Prepare for extended outages during and after a disaster.
- ◆ **SECURING FACILITIES, BUILDINGS, AND PLANTS**
Take steps to secure physical assets.
- ◆ **SECURING YOUR EQUIPMENT**
Conduct a room-by-room walk-through to determine what needs to be secured.
- ◆ **ASSESSING BUILDING AIR PROTECTION**
Assess the HVAC system to improve indoor air quality.
- ◆ **IMPROVING CYBER SECURITY**
Protect your data and information technology systems.

Each of these will be discussed in detail in the following paragraphs.

Essential Element #1: Reviewing Insurance Coverage

The first essential element associated with protecting your business investment is reviewing insurance coverage. Inadequate insurance coverage can lead to major financial loss if your business is damaged, destroyed or simply interrupted for a period of time. Insurance policies vary, check with your agent or provider.

1. Meet with your insurance provider to **review current coverage** for such things as physical losses, flood coverage and business interruption.
2. Understand what it covers and what it does not.
3. Understand what your deductible is, if applicable.
4. Consider **how you will pay creditors and employees**.
5. Plan how you will provide for **your own income** if your business is interrupted.
6. Find out **what records** your insurance provider will want to see after an emergency and store them in a safe place.



To download a sample Insurance Discussion Form, log on to: www.ready.gov/business/_downloads/insuranceform.pdf



Ready Business
Prepare. Plan. Stay Informed.

Insurance Discussion Form

Open for Business Worksheet
Insurance Coverage Discussion Form

Use this form to discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent: _____

Address: _____

Phone: _____ Fax: _____ Email: _____

INSURANCE POLICY INFORMATION

Type of Insurance	Policy No.	Deductibles	Policy Limits	Coverage (General Description)

Do you need Flood Insurance? Yes ___ No ___

Do you need Earthquake Insurance? Yes ___ No ___

Do you need Business Income and Extra Expense Insurance? Yes ___ No ___

Other disaster-related insurance questions:

Essential Element #2: Preparing For Utility Disruptions

The second essential element associated with protecting your business investment is preparing for utility disruptions. Businesses are often dependent on electricity, gas, telecommunications, sewer and other utilities.

1. Plan ahead for **extended disruptions** during and after a disaster. Carefully examine which utilities are vital to your business's day-to-day operation. Speak with service providers about potential alternatives and identify back-up options.
2. Learn how and when to **turn off utilities**. If you turn the gas off, a professional must turn it back on. Do not attempt to turn the gas back on yourself.
3. Consider purchasing **portable generators** to power the vital aspects of your business in an emergency. Never use a generator inside as it may produce deadly carbon monoxide gas. It is a good idea to pre-wire the generator to the most important equipment. Periodically test the backup system's operability.
4. Decide **how you will communicate** with employees, customers, suppliers and others. Use cell phones, walkie-talkies, or other devices that do not rely on electricity as a back-up to your telecommunications system.
5. Plan a secondary means of **accessing the Internet** if it is vital to your company's day-to-day operations.
6. If **food storage** or refrigeration is an issue for your business, identify a vendor in advance that sells ice and dry ice in case you can't use refrigeration equipment.

Essential Element #3: Securing Facilities, Buildings, And Plants

The third essential element associated with protecting your business investment is securing facilities, buildings, and plants. While there is no way to predict what will happen or what your business's circumstances will be, there are things you can do in advance to help protect your physical assets.

1. Install **fire extinguishers and smoke detectors** in appropriate places.
2. Locate and make available **building and site maps** with critical utility and emergency routes clearly marked.
 - ✓ Plan to provide a copy to fire fighters or other first responders in the event of a disaster.
 - ✓ Keep copies of these documents with your emergency plan and other important documents in your Emergency Supply Kit.
3. Consider if you could benefit from **automatic fire sprinklers, alarm systems, closed circuit TV, access control, security guards** or other security systems.
4. **Secure ingress and egress**. Consider all the ways in which people, products, supplies and other things get into and leave your building or facility.
 - ✓ **Plan for mail safety**. The nation's battle against terrorism takes place on many fronts, including the mailrooms of U.S. companies. A properly informed and well-trained work force can overcome such threats.



- Teach employees to be able to **quickly identify suspect packages and letters**. Warning signs include:
 - » Misspelled words
 - » No return address
 - » Excessive use of tape
 - » Strange discoloration or odor
 - The United States Postal Service suggests that **if a suspect letter or package is identified**:
 - » **Don't open, smell, touch or taste**
 - » Immediately **isolate** suspect packages and letters
 - » **Move out of the area** and don't let others in
 - » Quickly **wash with soap and water** and remove contaminated clothing
 - » **Contact** local law enforcement **authorities**
 - Post emergency numbers for easy reference.
5. Identify what production machinery, computers, custom parts or other **essential equipment** is needed to keep the business open.
 - ✓ Plan how to replace or repair vital equipment if it is damaged or destroyed.
 - ✓ Identify more than one supplier who can replace or repair your equipment.
 6. **Store extra supplies**, materials and equipment for use in an emergency.
 7. Plan what you will do if your **building, plant or store is not usable**.
 - ✓ Consider if you can run the business from a different location or from your home.
 - ✓ Develop relationships with other companies to use their facilities in case a disaster makes your location unusable.
 8. Identify and **comply with all local, state and federal codes** and other safety regulations that apply to your business.
 9. Talk to your insurance provider about what impact any of these steps may have on your policy.

Essential Element #4: Securing Your Equipment

The fourth essential element associated with protecting your business investment is securing your equipment. This is important because the force of some disasters can damage or destroy important equipment.

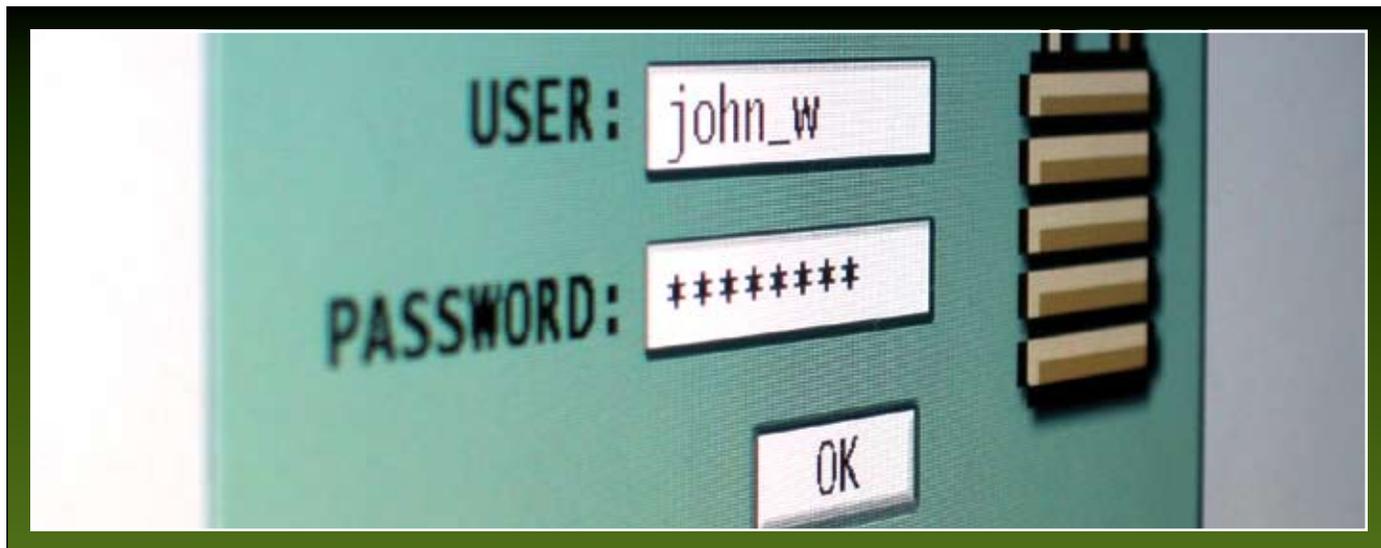
1. Conduct a **room-by-room walk-through** to determine what needs to be secured.
2. Attach **equipment and cabinets** to walls or other stable equipment.
3. **Place heavy or breakable objects on low shelves.**
4. **Move workstations** away from large windows, if possible.
5. **Elevate** equipment off the floor to avoid electrical hazards in the event of flooding.

Essential Element #5: Assessing Building Air Protection

The fifth essential element associated with protecting your business investment is assessing building air protection. In some emergencies **microscopic particles** may be released into the air. For example, earthquakes often can release dust and debris into the air. A biological attack may release germs that can make you sick. And a dirty bomb can spread radioactive particles. Many of these things can only hurt you if they **get into your body**. A building can provide a **barrier** between contaminated air outside and people inside, but there are ways to **improve building air protection**.

Depending on the size of the building and the design and layout of the Heating, Ventilating and Air-Conditioning (HVAC) system, there may be simple steps building owners and managers can take to help protect people from some airborne threats. If you rent or lease your space, speak to the building owners and managers about HVAC maintenance. Ask if there are options for improving building air protection.

1. **Know the Heating, Ventilating and Air-Conditioning (HVAC) system.**
 - ✓ Building owners or managers, and employers should take a close look at the site's system and be sure it is **working properly and is well maintained**.



- ✓ Be sure any security measures do not adversely impact air quality or fire safety.
- 2. Develop and practice **shut-down procedures** for the HVAC system.
- 3. **Secure outdoor air intakes.** HVAC systems can be an entry point and means of distributing biological, chemical and radiological threats.
 - ✓ **Limit access to air intake locations** to protect the people inside a building from airborne threats. Air intakes at or below ground level are most vulnerable because anyone can gain easy access.
 - ✓ Consider **relocating or extending** an exposed air intake, but do not permanently seal it.
- 4. **Determine if you can feasibly upgrade the building's filtration system.**
 - ✓ **Increasing filter efficiency** is one of the few things that can be done in advance to **consistently protect people** inside a building from biological and some other airborne threats.
 - ✓ Carefully consider the **highest filtration efficiency** that will work with a building's HVAC system.
- 5. **HEPA (High Efficiency Particulate Arrester) Filter Fans.** These individual units have highly efficient filters that can capture very tiny particles, including many biological agents. Once trapped within a HEPA filter, contaminants cannot get into your body and make you sick. While these filters are excellent at filtering dander, dust, molds, smoke, many biological agents and other contaminants, they will not stop chemical gases.

Essential Element #6: Improving Cyber Security

The sixth essential element associated with protecting your business investment is improving cyber security. Protecting your data and information technology systems may require specialized expertise. Depending on the particular industry and the size and scope of the business, cyber security can be very complicated. However, even the smallest business can be better prepared.

Every computer can be **vulnerable to attack**. The consequences of such an attack can range from simple inconvenience to financial catastrophe. While a thief can only steal one car at a time, a single hacker can cause damage to a large number of computer networks and **can wreak havoc on both your business and the nation's critical infrastructure**.

Start with these simple steps:

1. **Use anti-virus software and keep it up-to-date.**
 - ✓ **Activate the software's auto-update** feature to ensure your cyber security is always up-to-date. Think of it as a regular flu shot for your computer to **stop viruses in their tracks!**
2. **Don't open email from unknown sources.**
 - ✓ Be suspicious of **unexpected emails that include attachments** whether they are from a known source or not.
 - ✓ When in doubt, **delete the file and the attachment**, and then **empty your computer's deleted items file**.

3. **Use hard-to-guess passwords.**
 - ✓ Passwords should have at least **8 characters with a mixture of uppercase and lowercase letters as well as numbers.**
 - ✓ **Change** passwords frequently.
 - ✓ **Do not give** your password to anyone.
4. **Protect your computer from Internet intruders by using firewalls.**
 - ✓ There are two forms of firewalls: **software firewalls** that run on your personal computer, and **hardware firewalls** that protect computer networks, or groups of computers.
 - ✓ Firewalls **keep out unwanted or dangerous traffic** while allowing acceptable data to reach your computer.
 - ✓ **Don't share access to your computers with strangers.**
 - ✓ Check your computer operating system to see if it allows others to access your hard-drive. Hard-drive access can open up your computer to infection.
 - ✓ Unless you really need the ability to share files, your best bet is to do away with it.
5. **Back up your computer data.** Many computer users have either already experienced the pain of losing valuable computer data or will at some point in the future. Back up your data regularly and consider keeping one version off-site.
6. **Regularly download security protection updates known as patches.** Patches are released by most major software companies to cover up security holes that may develop in their programs.
 - ✓ Regularly download and install the patches yourself, or check for automated patching features that do the work for you.
7. **Check your security on a regular basis.**
 - ✓ When you change your clocks for **Daylight Saving Time**, evaluate your computer security. The programs and operating system on your computer have security settings that you can adjust.
 - ✓ Do you have multiple door locks and a high-tech security system at your office? It could be that **tighter security for your computer system** is also what you need.
8. **Make sure your co-workers know what to do if your computer system becomes infected.**
 - ✓ **Train employees** on how to update virus protection software, how to download security patches from software vendors, and how to create a proper password.
 - ✓ **Designate a person** to contact for more information if there is a problem.

9. **Subscribe** to the Department of Homeland Security National Cyber Alert System, to receive free, timely alerts on new threats and learn how to better protect your area of cyberspace.
 - ✓ US-CERT is a partnership between DHS and the public and private sectors. It was established to protect the Nation's Internet infrastructure through coordinated defense against and responses to cyber attacks. ★

To download a copy of the Cyber Security Guide, log on to:
www.ready.gov/business/_downloads/CSG-small-business.pdf



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Section IV:

READY BUSINESS FORMS







Ready Business

Prepare. Plan. Stay Informed.

STAY IN BUS



Ready

Family Communications Plan

Prepare. Plan. Stay Informed.

Your family may not be together when disaster strikes, so plan how you will contact one another and review what you will do in different situations.

Out-of-Town Contact Name: _____ Telephone Number: _____
 Email: _____ Telephone Number: _____

Fill out the following information for each family member and keep it up to date.

Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____
Name: _____	Social Security Number: _____
Date of Birth: _____	Important Medical Information: _____

Where to go in an emergency. Write down where your family spends the most time: work, school and other places you frequent. Schools, daycare providers, workplaces and apartment buildings should all have site-specific emergency plans.

Home

Address: _____
 Phone Number: _____
 Neighborhood Meeting Place: _____
 Regional Meeting Place: _____

Work

Address: _____
 Phone Number: _____
 Evacuation Location: _____

School

Address: _____
 Phone Number: _____
 Evacuation Location: _____

Work

Address: _____
 Phone Number: _____
 Evacuation Location: _____

School

Address: _____
 Phone Number: _____
 Evacuation Location: _____

Other place you frequent:

Address: _____
 Phone Number: _____
 Evacuation Location: _____

School

Address: _____
 Phone Number: _____
 Evacuation Location: _____

Other place you frequent:

Address: _____
 Phone Number: _____
 Evacuation Location: _____

Important Information	Name	Telephone #	Policy #
Doctor(s):			
Other:			
Pharmacist:			
Medical Insurance:			
Homeowners/Rental Insurance:			
Veterinarian/Kennel (for pets):			

Other useful phone numbers: 9-1-1 for emergencies.

Police Non-Emergency Phone #: _____



Prepare. Plan. Stay Informed.

Family Communications Plan

Every family member should carry a copy of this important information:

Other Important Phone Numbers & Information:

 **Family Communications Plan**

Contact Name: _____
Telephone: _____

Out-of-Town Contact Name: _____
Telephone: _____

Neighborhood Meeting Place: _____
Meeting Place Telephone: _____

Dial 911 for Emergencies!

< FOLD HERE >

Other Important Phone Numbers & Information:

 **Family Communications Plan**

Contact Name: _____
Telephone: _____

Out-of-Town Contact Name: _____
Telephone: _____

Neighborhood Meeting Place: _____
Meeting Place Telephone: _____

Dial 911 for Emergencies!

Other Important Phone Numbers & Information:

 **Family Communications Plan**

Contact Name: _____
Telephone: _____

Out-of-Town Contact Name: _____
Telephone: _____

Neighborhood Meeting Place: _____
Meeting Place Telephone: _____

Dial 911 for Emergencies!

< FOLD HERE >

Other Important Phone Numbers & Information:

 **Family Communications Plan**

Contact Name: _____
Telephone: _____

Out-of-Town Contact Name: _____
Telephone: _____

Neighborhood Meeting Place: _____
Meeting Place Telephone: _____

Dial 911 for Emergencies!

Open for Business Worksheet
Insurance Coverage Discussion Form

Use this form to discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent: _____

Address: _____

Phone: _____ **Fax:** _____ **Email:** _____

INSURANCE POLICY INFORMATION

Type of Insurance	Policy No.	Deductibles	Policy Limits	Coverage (General Description)

Do you need Flood Insurance? Yes ___ No ___

Do you need Earthquake Insurance? Yes ___ No ___

Do you need Business Income and Extra Expense Insurance? Yes ___ No ___

Other disaster-related insurance questions:



Additional Items to Consider Adding to an Emergency Supply Kit:

- Prescription medications and glasses
- Infant formula and diapers
- Pet food and extra water for your pet
- Important family documents such as copies of insurance policies, identification and bank account records in a waterproof, portable container
- Cash or traveler's checks and change
- Emergency reference material such as a first aid book or information from www.ready.gov
- Sleeping bag or warm blanket for each person. Consider additional bedding if you live in a cold-weather climate.
- Complete change of clothing including a long sleeved shirt, long pants and sturdy shoes. Consider additional clothing if you live in a cold-weather climate.
- Household chlorine bleach and medicine dropper – When diluted nine parts water to one part bleach, bleach can be used as a disinfectant. Or in an emergency, you can use it to treat water by using 16 drops of regular household liquid bleach per gallon of water. Do not use scented, color safe or bleaches with added cleaners.
- Fire Extinguisher
- Matches in a waterproof container
- Feminine supplies and personal hygiene items
- Mess kits, paper cups, plates and plastic utensils, paper towels
- Paper and pencil
- Books, games, puzzles or other activities for children

Ready

Prepare. Plan. Stay Informed.



Emergency Supply List



Homeland Security

www.ready.gov



Recommended Items to Include in a Basic Emergency Supply Kit:

- Water, one gallon of water per person per day for at least three days, for drinking and sanitation
- Food, at least a three-day supply of non-perishable food
- Battery-powered or hand crank radio and a NOAA Weather Radio with tone alert and extra batteries for both
- Flashlight and extra batteries
- First aid kit
- Whistle to signal for help
- Dust mask, to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place
- Moist towelettes, garbage bags and plastic ties for personal sanitation
- Wrench or pliers to turn off utilities
- Can opener for food (if kit contains canned food)
- Local maps

Through its *Ready Campaign*, the U.S. Department of Homeland Security educates and empowers Americans to take some simple steps to prepare for and respond to potential emergencies, including natural disasters and terrorist attacks. *Ready* asks individuals to do three key things: get an emergency supply kit, make a family emergency plan, and be informed about the different types of emergencies that could occur and their appropriate responses.

All Americans should have some basic supplies on hand in order to survive for at least three days if an emergency occurs. Following is a listing of some basic items that every emergency supply kit should include. However, it is important that individuals review this list and consider where they live and the unique needs of their family in order to create an emergency supply kit that will meet these needs. Individuals should also consider having at least two emergency supply kits, one full kit at home and smaller portable kits in their workplace, vehicle or other places they spend time.

Ready

Prepare. Plan. Stay Informed.



U.S. Department of Homeland Security
Washington, DC 20528

The following will give you an idea of what it may cost to develop a disaster protection and business continuity plan. Some of what is recommended can be done at little or no cost. Use this list to get started and then consider what else can be done to protect your people and prepare your business.

No Cost

- Meet with your insurance provider to review current coverage.
- Create procedures to quickly evacuate and shelter-in-place. Practice the plans.
- Talk to your people about the company's disaster plans. Two-way communication is central before, during and after a disaster.
- Create an emergency contact list, include employee emergency contact information.
- Create a list of critical business contractors and others whom you will use in an emergency.
- Know what kinds of emergencies might affect your company both internally and externally.
- Decide in advance what you will do if your building is unusable.
- Create a list of inventory and equipment, including computer hardware, software and peripherals, for insurance purposes.
- Talk to utility service providers about potential alternatives and identify back-up options.
- Promote family and individual preparedness among your co-workers. Include emergency preparedness information during staff meetings, in newsletters, on company intranet, periodic employee emails and other internal communications tools.

Under \$500

- Buy a fire extinguisher and smoke alarm.
- Decide which emergency supplies the company can feasibly provide, if any, and talk to your co-workers about what supplies individuals might want to consider keeping in a personal and portable supply kit.
- Set up a telephone call tree, password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees in an emergency.
- Provide first aid and CPR training to key co-workers.
- Use and keep up-to-date computer anti-virus software and firewalls.
- Attach equipment and cabinets to walls or other stable equipment. Place heavy or breakable objects on low shelves.
- Elevate valuable inventory and electric machinery off the floor in case of flooding.
- If applicable, make sure your building's HVAC system is working properly and well-maintained.
- Back up your records and critical data. Keep a copy offsite.

More than \$500

- Consider additional insurance such as business interruption, flood or earthquake.
- Purchase, install and pre-wire a generator to the building's essential electrical circuits. Provide for other utility alternatives and back-up options.
- Install automatic sprinkler systems, fire hoses and fire-resistant doors and walls.
- Make sure your building meets standards and codes. Consider a professional engineer to evaluate the wind, fire or seismic resistance of your building.
- Consider a security professional to evaluate and/or create your disaster preparedness and business continuity plan.
- Upgrade your building's HVAC system to secure outdoor air intakes and increase filter efficiency.
- Send safety and key emergency response employees to trainings or conferences.
- Provide a large group of employees with first aid and CPR training.

Emergency Supplies

Talk to your co-workers about what emergency supplies the company can feasibly provide, if any, and which ones individuals should consider keeping on hand.

Recommended emergency supplies include the following:

	Water , amounts for portable kits will vary. Individuals should determine what amount they are able to both store comfortably and to transport to other locations. If it is feasible, store one gallon of water per person per day, for drinking and sanitation
	Food , at least a three-day supply of non-perishable food
	Battery-powered radio and extra batteries
	Flashlight and extra batteries
	First Aid kit
	Whistle to signal for help
	Dust or filter masks , readily available in hardware stores, which are rated based on how small a particle they filter
	Moist towelettes for sanitation
	Wrench or pliers to turn off utilities
	Can opener for food (if kit contains canned food)
	Plastic sheeting and duct tape to "seal the room"
	Garbage bags and plastic ties for personal sanitation

Sample Business Continuity and Disaster Preparedness Plan

PLAN TO STAY IN BUSINESS

Business Name

Address

City, State

Telephone Number

The following person is our primary crisis manager and will serve as the company spokesperson in an emergency.

Primary Emergency Contact

Telephone Number

Alternative Number

E-mail

If this location is not accessible we will operate from location below:

Business Name

Address

City, State

Telephone Number

If the person is unable to manage the crisis, the person below will succeed in management:

Secondary Emergency Contact

Telephone Number

Alternative Number

E-mail

EMERGENCY CONTACT INFORMATION

Dial 9-1-1 in an Emergency

Non-Emergency Police/Fire

Insurance Provider

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

BE INFORMED

The following natural and man-made disasters could impact our business.

- _____
- _____
- _____
- _____

EMERGENCY PLANNING TEAM

The following people will participate in emergency planning and crisis management.

- _____
- _____
- _____
- _____
- _____

WE PLAN TO COORDINATE WITH OTHERS

The following people from neighboring businesses and our building management will participate on our emergency planning team.

- _____
- _____
- _____
- _____
- _____

OUR CRITICAL OPERATIONS

The following is a prioritized list of our critical operations, staff and procedures we need to recover from a disaster.

Operation	Staff in Charge	Action Plan
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

SUPPLIERS AND CONTRACTORS

Company Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____ E-Mail: _____

Contact Name: _____ Account Number: _____

Materials/Service Provided: _____

If this company experiences a disaster, we will obtain supplies/materials from the following:

Company Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____ E-Mail: _____

Contact Name: _____ Account Number: _____

Materials/Service Provided: _____

If this company experiences a disaster, we will obtain supplies/materials from the following:

Company Name: _____

Street Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____ Fax: _____ E-Mail: _____

Contact Name: _____ Account Number: _____

Materials/Service Provided: _____

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

EVACUATION PLAN FOR _____ **LOCATION**

(Insert address)

- o We have developed these plans in collaboration with neighboring businesses and building owners to avoid confusion or gridlock.
- o We have located, copied and posted building and site maps.
- o Exits are clearly marked.
- o We will practice evacuation procedures ____ times a year.

If we must leave the workplace quickly:

1. Warning System: _____

We will test the warning system and record results ____ times a year.

2. Assembly Site: _____

3. Assembly Site Manager & Alternate: _____

a. Responsibilities Include:

4. Shut Down Manager & Alternate: _____

a. Responsibilities Include:

5. _____ is responsible for issuing all clear.

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

SHELTER-IN-PLACE PLAN FOR _____ LOCATION
(Insert address)

- o We have talked to co-workers about which emergency supplies, if any, the company will provide in the shelter location and which supplies individuals might consider keeping in a portable kit personalized for individual needs.
- o We will practice shelter procedures ____ times a year.

If we must take shelter quickly

1. Warning System: _____

We will test the warning system and record results ____ times a year.

2. Storm Shelter Location: _____

3. "Seal the Room" Shelter Location: _____

4. Shelter Manager & Alternate:

a. Responsibilities Include:

5. Shut Down Manager & Alternate:

a. Responsibilities Include:

6. _____ is responsible for issuing all clear.

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

COMMUNICATIONS

We will communicate our emergency plans with co-workers in the following way:

In the event of a disaster we will communicate with employees in the following way:

CYBER SECURITY

To protect our computer hardware, we will:

To protect our computer software, we will:

If our computers are destroyed, we will use back-up computers at the following location:

RECORDS BACK-UP

_____ is responsible for backing up our critical records including payroll and accounting systems.

Back-up records including a copy of this plan, site maps, insurance policies, bank account records and computer back ups are stored onsite _____.

Another set of back-up records is stored at the following off-site location:

If our accounting and payroll records are destroyed, we will provide for continuity in the following ways:

Sample Business Continuity and Disaster Preparedness Plan (cont'd)

EMPLOYEE EMERGENCY CONTACT INFORMATION

The following is a list of our co-workers and their individual emergency contact information:

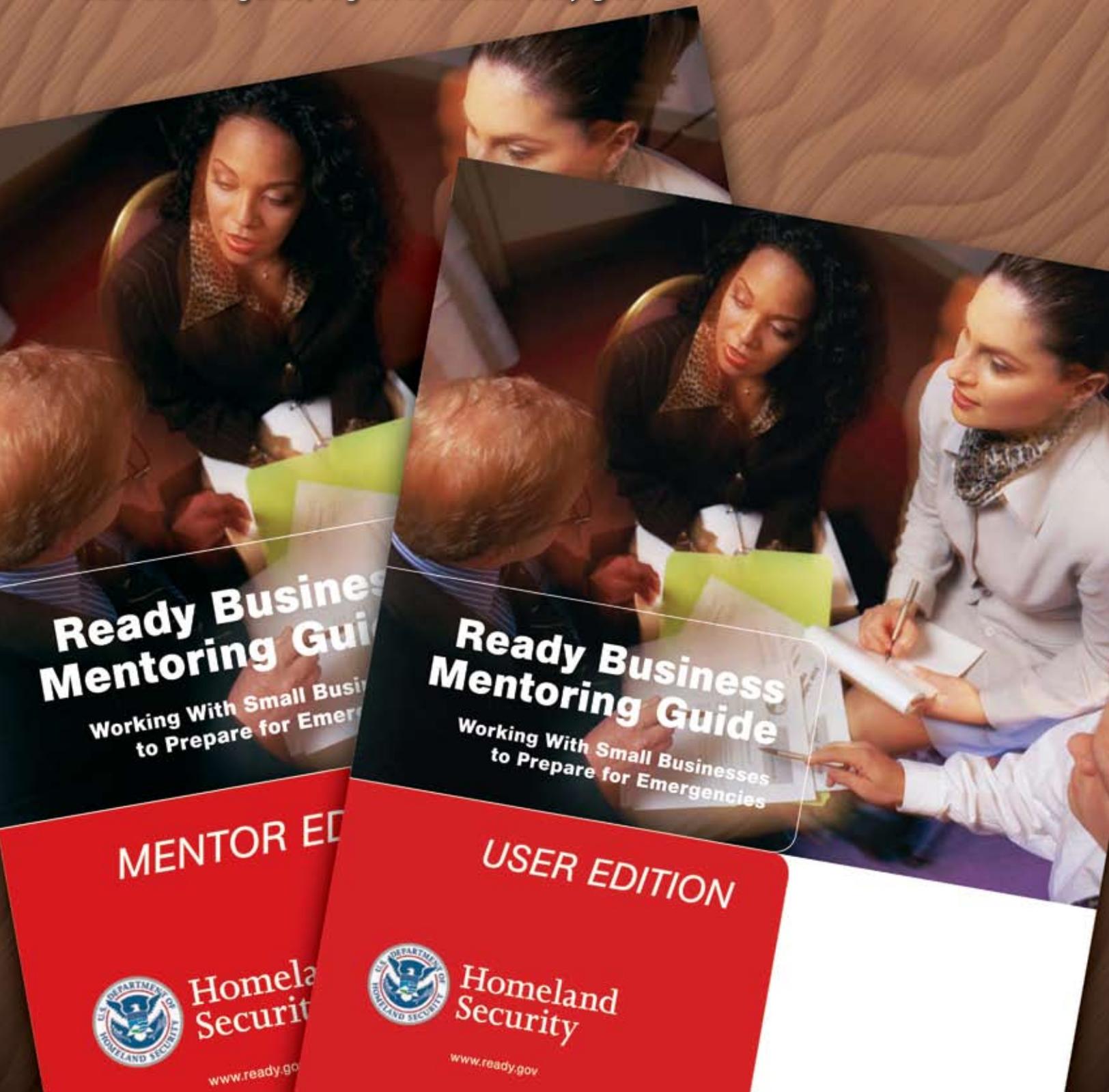
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

ANNUAL REVIEW

We will review and update this business continuity and disaster plan in _____.

Ready Business Mentoring Guide

Designed as a call-to-action for business leaders, the Ready Campaign has created Ready Business Mentoring Initiative. This new initiative is designed to help owners and managers of small and medium-sized businesses prepare for emergencies. To download a copy of the mentoring edition guide and the user edition guide, log on to www.ready.gov.



WELCOA FEATURED RESOURCE



Log on to www.ready.gov



Every Business Should Have A Plan.



Homeland Security

Be Informed.

Do you know what kind of emergencies might affect your company?
Do you know what you will do in an emergency situation?

Develop a Business Continuity Plan.

Do you know which staff, procedures and equipment are absolutely necessary to keep operating?
Do you have back-up plans for those operations?
Do you know what you will do if your building or plant is not accessible?
Do you know what you will do if your suppliers are impacted by a disaster?
Are you ready for utility disruptions?

Prepare your Emergency Plan.

Do you have an evacuation and shelter-in-place plan?
Do you have a plan to communicate with employees before, during and after an incident?
Do you have copies of building and site maps with utilities and emergency routes marked?
Are your employees trained for medical emergencies?

Practice the Emergency Plan.

Have you practiced your plan recently?
Do you practice and coordinate with other businesses in your building or industrial complex?
Have you reviewed your plans in the last 12 months?

Review Insurance Coverage.

Have you reviewed your insurance coverage recently to see if you're covered in a disaster?

Secure Your Facility and Equipment.

Have you secured all the ways people, products and supplies get into your building?
Have you conducted a room-by-room walk through to determine what can be strapped down?

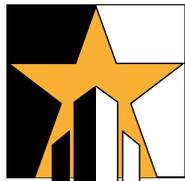
Improve Cyber Security.

Do you regularly install patches to your software?
Have you installed a firewall on your computer?
Do you regularly update your antivirus software?

Promote Family and Individual Preparedness.

Do you encourage employees to have a personal emergency supply kit and a family communication plan?

If you answered "No" to any of these questions, visit www.ready.gov and learn how to better prepare your business.



Is Your Company Ready?

In this edition of *Absolute Advantage*, we'll address the issue of preparedness and planning at the worksite in the event of a catastrophic development or terrorist attack. While the concept may seem a bit outside traditional health promotion practices, we felt that it was important to draw attention to this issue—especially in addressing health promotion practitioners—who can take significant action in making sure plans are formulated and strategies are put into place.

The content of this issue was drawn from the Department of Homeland Security, specifically their website—located at: www.ready.gov. With the help of the Department of Homeland Security, this issue is divided into sections which, if followed, will help you stay in business in the event of a catastrophe.

Perhaps the most important section of the magazine is the final one. This section provides reproducible forms that can assist with planning, gathering emergency supplies, and developing communications strategies.

I'd like to thank the Department of Homeland Security for the work that they are doing and making this information available on www.ready.gov. It is our commitment to place a high priority on preparedness planning at the worksite for our members and we encourage everyone to visit www.ready.gov.

I hope you enjoy this issue of *Absolute Advantage*, but more importantly, I hope that you will take the information contained in this edition and put it into practice.

Yours in good health,

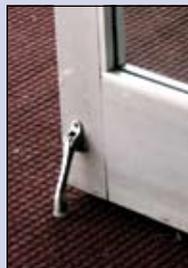
Dr. David Hunnicutt
President, Wellness Councils of America



Is Your Company Ready?

How quickly your company can get back to business after a terrorist attack, a tornado, a fire, or a flood often depends on emergency planning done today.

Page 2



4 Section I: Plan To Stay In Business

In the event of emergency or disaster, developing a continuity plan is essential if you want to stay in business. Read on to learn about the elements that comprise the core of continuity planning.



12 Section II: Talk To Your People

In the event of emergency or disaster, it's essential that you communicate clearly with your employees. This article presents the five essential elements associated with effective disaster/emergency communication.



16 Section III: Protect Your Investment

This section addresses the idea of protecting your investment. Specifically, there are six essential elements. Read on to learn what it takes to insure that your business and investment is protected in the event of emergency or disaster.



22 Section IV: Ready Business Forms

This section presents a variety of important user-friendly forms that can be reproduced to help you put your plan into practice.