



A GUIDE TO EMERGENCY PREPAREDNESS

HELPING SMALL BUSINESSES

Emergency preparedness means being ready for all kinds of emergencies and possessing the capability to respond in time of crisis to save lives, property and to help the community return to a normal life after a disaster occurs.

Estimates indicate that up to 40 percent of small businesses never reopen following a disaster. It is essential for small businesses to have an emergency management plan. To help small businesses prepare for an emergency, New Jersey has created a preparedness checklist. By condensing hundreds of pages of resource materials and information into a simple document, this checklist contains key information and reminders regarding emergency and business continuity planning.

This checklist provides a general overview of emergency preparedness information.

State Government Assistance

For information on emergency planning and technical assistance, contact the New Jersey Business Action Center at 866-534-7789.

33 West State Street
P.O. Box 820
Trenton, NJ 08625-0820

HUMAN RESOURCES

- Maintain a phone list of key employees and customers, and provide copies to key staff members
- Develop an emergency contact list
- Leave extra keys and alarm code with a trusted employee or friend
- Forward phone line to an accessible phone during the emergency
- Locate alternate source of Internet connection to access e-mails
- Train and prepare ancillary workforce

BUSINESS CONTINUITY

- List types of emergencies that have occurred in the community or could occur and adjust your plan accordingly
- Review current insurance coverage with agent and insurance carrier
- Check status of business interruption insurance
- Keep copies of all important documents off-site or in the cloud, including:
 - ___ Employee contact information
 - ___ Supplier contact information
 - ___ Customer lists
 - ___ Back-ups of computer files, including payroll, tax, accounting and production records
 - ___ Inventory lists including computer hardware and software
 - ___ Lease, insurance policies, vehicle titles and current credit report

PHYSICAL RESOURCES

- Inspect building(s) and determine what impact a disaster would have on the facility (building condition can impact whether or not the business would be able to reopen after an emergency or disaster)
- Keep disaster supplies on hand:
 - ___ NOAA weather radio
 - ___ First aid kit
 - ___ Fire extinguisher
 - ___ Flashlights & batteries
 - ___ Waterproof plastic bags
 - ___ Pens, pencils & paper
 - ___ Mops and pails
 - ___ Tool kit
 - ___ Generator
 - ___ Emergency lighting
 - ___ Water & food supplies
 - ___ Surge protectors
 - ___ Cell phone
 - ___ Camera

PANDEMIC INFLUENZA PLANNING

- Identify a pandemic coordinator
- Identify essential employees and other critical inputs required to maintain business operations
- Train and prepare ancillary workforce
- Develop and plan for scenarios likely to result in an increase or decrease in demand for your products and services
- Determine potential impact of a pandemic on company business financials using possible multiple scenarios that affect different product lines and production sites
- Find up-to-date, reliable information from community public health, emergency management and other sources, and make sustainable links
- Establish an emergency communications plan, test and revise periodically
- Encourage and track annual influenza vaccination for employees
- Establish policies for employee compensation and sick-leave absences unique to a pandemic (non-punitive, liberal leave), including policies on when a previously ill person is no longer infectious and can return to work
- Provide sufficient and accessible infection control supplies (hand-hygiene products, tissues and receptacles for their disposal) in all business locations





ADDITIONAL RESOURCES

- Meet with other organizations to find out more about emergency planning:
 - ___ Local office of emergency management
 - ___ City or municipality
 - ___ Fire department
 - ___ Government agencies
 - ___ Police department
 - ___ Utility companies
 - ___ American Red Cross

BACK TO BUSINESS— WHAT TO DO AFTER A DISASTER

RECOVERY STEPS

- Contact insurance agent or company
- Have building inspected
- Restore electric, gas, telephone and water
- Re-establish communications with employees, customers and suppliers
- Assess damage:
 - ___ Note structural, equipment and property damage including inventory and materials
 - ___ Avoid additional damage by making temporary repairs in order to continue to conduct business at current facility
 - ___ Secure the building if relocation is necessary
- Cleaning of facility:
 - ___ Make sure building is safe before reopening or allowing employees to return
 - ___ Use proper safety items in the clean-up process

FINANCIAL IMPLICATIONS

- File business interruption insurance claim
- Determine lost income
- List steps required before the business can reopen
- Consider financial obligations during interruption, including payroll and debt service
- Gather the following information for insurance adjuster:
 - ___ Sales records and history
 - ___ Profit and loss statements and income tax forms
 - ___ Maintain records of extra expenses incurred (equipment rental/temporary location costs)

CONTACT LIST/REFERENCES

New Jersey Business Action Center
866-534-7789 | NewJerseyBusiness.gov

NJ Office of Emergency Management
NJ State Police Headquarters
609-882-2000 | www.ready.nj.gov

New Jersey Office of Homeland
Security and Preparedness
609-584-4000 or ohsp@ohsp.state.nj.us
www.NJhomelandsecurity.gov

American Red Cross (ARC)
Contact the local chapter for publications
on disaster planning.
American Red Cross Headquarters
The ARC offers emergency training,
go to www.redcross.org

Small Business Administration
New Jersey District Office
973-645-2434 | www.sba.gov

The Association of Continuity Professionals
Nonprofit Trade Association
800-445-4227 | www.acp-international.com

U.S. Department of Homeland Security
202-282-8000 | www.dhs.gov

Federal Emergency Management
Agency Region II
212-680-3600 or toll-free 800-480-2520
Call for a catalog of available publications
www.fema.gov

U.S. Centers for Disease Control and Prevention
800-CDC-INFO (800-232-4636)
For a complete list of pandemic information,
go to www.pandemicflu.gov