

Disaster preparedness for businesses: Stay ready, stay safe.



We may use the word “disaster” at work to describe anything from a botched lunch order to a glitchy PowerPoint (“My presentation was a disaster!”), but true business disasters can take down a whole company. In fact, 25% of companies that close after a real disaster do not reopen. That’s why it’s important to have a disaster preparedness plan for your business to handle emergencies, like:

- Hurricanes, tornadoes, and other severe weather
- Floods
- Cyberattacks/data breaches

Assess your business’s risks.

Depending on your business’s location and industry, you may be more vulnerable to certain types of disasters. For instance, a company that deals with a lot of sensitive information (credit card data, Social Security numbers, etc.) is at greater risk for cyberattacks. And a coastal business will be at greater risk for hurricane damage.

Once you know your greatest risks, you can prioritize those in your preparedness efforts. Here are some tools to help you assess your risks:

- Consult the [FEMA Flood Map Service Center](#) to see if your business is in a high-risk zone for flooding.
- FEMA also has [National Risk Index](#) maps illustrating the relative risk of various hazards, including hurricanes, tornados, wildfires, and more.
- You can see the short-term hurricane forecast for your area on the [National Hurricane Center](#)

website.

Prepare your physical location.

Take these steps to fortify your company's building and equipment against damage.

Severe weather preparations:

- Have your roof inspected and make necessary repairs.
- Install storm shutters or cover windows with plywood. Also, consider upgrading to impact-resistant windows.
- Secure outdoor items (tables, chairs, unsecured signs, mobile storage containers) or store them indoors.
- If you have garage, roll-up, or overhead doors, consider investing in wind-rated versions, which are designed to withstand high winds.

For more tips on preparing your business for hurricane weather, see our blog, [Hurricane preparedness for business: Steps you can take now and later](#).

Flood preparations:

- Find out your business's base flood elevation (BFE). You can find the BFE for your property on flood maps, by contacting your local building department, or by hiring a licensed surveyor. Your building should be at least three feet above the BFE to avoid flooding.
- If the lowest level of your building is below the BFE, consider elevating the structure.
- Hire a professional to dry floodproof your building. Permanent dry floodproofing involves applying a long-lasting, waterproof sealant coating or membrane over siding or brick veneer.
- If your business is in a flood-prone area, purchase flood insurance. Flood damage is not covered by standard business insurance and must be purchased separately. You can find a provider through the National Flood Insurance Program.

For more ways to safeguard both your home and business from severe weather, see our blog, [Mastering Mother Nature: Top weather preparedness tips for your home and business](#).

Protect your business data from a weather disaster.

If a weather emergency forces you to close your business location, will you still be able to access key information you need to operate elsewhere?

To learn how you can protect key employee and customer information in a disaster situation, see our blog, [Disaster Preparedness: Protecting your business data](#).

Safeguard your company data from a data breach.

Establish written cybersecurity practices for your company, such as:

- Using strong passwords and changing them often
- Using multi-factor authentication for accounts

- Prohibiting the use of company computers by unauthorized parties
- Reporting suspicious emails or texts (phishing)
- Using firewall security for your internet connection
- Using the latest security software
- Updating operating systems and software regularly

Make sure employees know these best practices and establish penalties for violating them.

For more tips, visit the [Federal Communications Commission \(FCC\) page on Cyber Security for Small Businesses](#).

Make a disaster plan and educate your employees.

Establish written guidelines and policies for how to handle emergency situations.

Include:

- Evacuation routes and instructions
- Alternate work locations if your building must close due to damage
- A communication plan for contacting employees, customers, and vendors

Assign leaders and backups for different roles in your emergency plan; for instance, assign someone to lead the evacuation from the building, someone to contact vendors, and so on. Have regular practice drills so everyone knows their role and how to do it.

Get the insurance coverage you need.

The right preparation can minimize disaster damage, but it won't eliminate the risk to your business. Having adequate business insurance is critical to get your company back up and running after a disaster. A local, independent agent can help you assess your business's risks and make sure you have the coverage you need.

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