



Risk Management Briefing

Navigate a Challenging Insurance-Related Issue

Disaster/Emergency Planning: Got One?

There's no shortage of reminders in today's headlines of why every business should have a disaster plan, and make sure their employees are familiar with it. J.J. Keller, specialists in workplace risk control, has put out a very simple 7-step guide that will get you started in the right direction. It follows, along with a link to its site, where more information can be found.

Does your company have an emergency plan?

Emergency planning today will help your company get back on track more quickly after a terrorist attack or other full-scale emergency. Emergencies can be created by severe weather, earthquakes, or other natural disasters. The past terrorist attacks on U.S. soil demonstrate the importance of being prepared. Even if your company is based in an area of the country that seems unlikely for a terrorist strike, no one can really be sure where an attack may happen.

The Department of Homeland Security recommends the following steps in order for a company to be prepared for an emergency.

1. Be Informed

Risk assessment is important and can be as simple as a self assessment or as extensive as an engineering study.

2. Continue Planning

Assess internal and external company functions to determine which staff, materials, procedures and equipment are necessary to keep the business operating. Review your business flow chart. Make a list of important customers and plan on how you could serve them during and after an emergency situation. Identify key suppliers, shippers, and other resources.

3. Emergency Planning for Employees

Involve your employees. Communication is essential before, during and after a disaster. Telephone calling trees can be beneficial.

4. Employees with disabilities.

Find out what assistance employees with disabilities require. Check on communication difficulties, physical limitations and medication procedures.

5. Emergency supplies.

Be sure to have at least the basics of survival: Fresh water, food, clean air, and warmth. Everyone should have a portable kit to meet personal needs, such as essential medications.

6. Secure records

Keep copies of important records such as building plans, insurance policies, and employee identification information, financial records, supplier lists, and computer backups. Store a second set at an off-site location.

7. Planning to stay or go

Depending on the circumstances, one of the most critical decisions will be whether to stay in your location or to evacuate. Plan for both possibilities. When making an evacuation plan, develop a system to know who is in your building, including customers and visitors, if possible. Decide in advance who has the authority to order an evacuation. Some situations may necessitate staying in place. For instance, if the air has been contaminated with a chemical, you may be instructed to take shelter and "seal the room." Prepare in advance how to deal with this type of situation.

Review your disaster plans annually. No one knows what type of terrorist attack or disaster may occur. Update your plans and inform your employees.

For more information and sample emergency plans go to the U.S. Department of Homeland Security site at: <http://www.ready.gov/sites/default/files/documents/files/sampleplan.pdf>