

# Top Five Actions When Planning for a Disaster



# Step 1: Plan for Power Outages

Half of business disasters involve extended loss of power.

## Know your power requirements for business continuation:

- Onsite
- Satellite offices
- Offsite locations upon which your business depends (e.g., server room)
- Employees working from home



## Step 2: Address Core Business Functions

- Identify and prioritize your core business functions.
  - Core business functions are the activities, tasks, processes and systems critical to your daily operations.
- Assess and prioritize threats to your core business functions.



## Step 3: Determine Communications Strategies

- Identify internal and external audiences.
- Convene crisis communications team.
- Establish key messages.
- Develop a response plan.



## Step 4: Review Insurance Coverage

- Are your coverage needs and deductibles adequate for your risks and assets?
- For what types of disasters are you covered? What is excluded?
- Is your documentation current and sufficiently detailed?
- Have you reviewed your coverage with a professional insurance advisor within the past year?



## Step 5: Prepare Your Employees

- Do your staff members have a personal emergency plan?
- Are employees familiar with your company's plan?
- How will you assist employees personally affected by a disaster?
- How will employees communicate with each other and your main office in a disaster?

