

Special Management Series

Hurricane or Severe Weather Survival Guide for Your Company

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A Perspective 101 Series

Hurricane or Severe Weather Survival Guide

Businesses have a difficult time recovering from disasters such as hurricanes because of the long-lasting and sometimes terminal effect hurricanes can have on businesses.

This Presentation is intended to assist our business in planning and preparing for hurricane season, and in the recovery phase in the event our business is damaged during a hurricane.

A hurricane response plan will benefit our business through:

- Expediting recovery
- Employee safety
- Reduced insurance premiums
- Reduced economic loss
- Property protection
- Proactive decision making before a disaster

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HURRICANE RELATED TERMS

- The official designated hurricane season is June 1 through November 30.

Although all hurricanes pose a risk of potential danger and destruction, some are more dangerous than others depending on storm surge, wind, rainfall and other factors.

To better predict the hazards of an approaching hurricane, hurricane forecasters have divided hurricanes into five categories, with category 1 causing the least amount of damage and category 5 causing the most.

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A hurricane is a low pressure weather system, exhibiting winds with a counter-clockwise rotation, of greater than 74 miles per hour.

- **CATEGORY 1**

Winds of 74-95 mph: Strong enough to cause damage to shrubbery, trees, and mobile homes.

- ***CATEGORY 2***

Winds of 96-110 mph: Can blow down trees and cause damage to some roofing materials of buildings, windows and doors. Evacuation routes could be affected due to rising water. Strong enough to cause major damage to piers. Marinas may flood and small crafts anchored in protected areas may be lost.

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- ***CATEGORY 3***

Winds of 111-130 mph: Can rip foliage from trees and blow down large trees. Damage to roofing materials of buildings, windows and doors, and some structural damage to small buildings. Strong enough to destroy mobile homes. Coastal and low-lying inland flooding.

- ***CATEGORY 4***

Winds of 131-155 mph: Shrubs, and trees and signs blown down. Extensive damage to roofing materials, windows and doors. Total destruction of roofs on small residences and mobile homes. Flooding and floating debris.

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CATEGORY 5

- Winds greater than 155 mph: The most deadly and destructive category.
- Complete roof failures and destruction of residences and industrial buildings.
- Shattering of glass in windows and doors. Storm surges and widespread flooding.

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- Regardless of the category, hurricanes can cause both coastal and inland hazards.
- High tides and flash floods caused by storm surges are likely coastal hazards.
- Continuous rainfall and runoff from high ground areas causing flooding in low-lying areas is an example of an inland hazard.
- In addition, **inland areas on high ground** normally experience damage due to hurricane winds. Building debris is carried by the wind throughout the affected area.

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Listed below are other hurricane related terms with which you should be familiar.

- **Advisory** - A message released by the hurricane center, normally at 6-hour intervals, providing updates on the storm or hurricane, including watches and warnings when they are in effect.
- A special advisory is a message given whenever there is a significant change in weather conditions or change in warnings previously released. Intermediate advisories are issued every 2 to 3 hours, whenever a watch or warning is in effect.

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- ***Storm surge*** - A rise in tides caused by a hurricane as it moves over or near the coastline.
- ***Gale warning*** - Storm with non-cyclonic winds of an expected speed of 30 to 54 miles per hour.
- ***Tropical Storm warning*** - Storm with non-cyclonic winds of an expected speed of 55 to 73 miles per hour.

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- ***Hurricane watch*** - The alert given when a hurricane poses a threat to a coastal area within a 36 hour time frame.
- ***Hurricane warning*** - A hurricane with a sustained wind speed of 74 miles per hour or more that is expected to strike an area within 24 hours. At this stage the hurricane is expected to be accompanied by heavy rain and high waves.
- ***Tornado watch*** - Tornadoes and severe thunderstorms are possible.
- ***Tornado warning*** - Tornado detected in area - SEEK SHELTER.

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For a business, location can mean the difference between success and failure.

- Along with the economic advantages of a location that is highly visible or has good access are a different set of advantages or disadvantages each business location can bring with regard to exposure to hurricane hazards.

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- Choosing a location or a structural design to prevent predictable damage from a disaster is called “**hazard mitigation.**”
- According to U.S. Department of Labor statistics, **over 40% of all companies that experience a disaster never reopen.**
- Over **25%** of the remaining companies close within two years. The purpose of hazard mitigation is to make decisions now in order to avoid unnecessary disasters in the future.

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PLANNING:

- Planning for a hurricane ahead of time can save a business owner thousands of dollars in lost revenue due to structural damage, building content damage, interruption of business operations and employee displacement.
- Advance planning and preparation are **critical**.
- **All business owners should have a business emergency disaster and recovery plan.**

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The plan should include steps to protect both your business and employees.

You should complete the following **checklist** when preparing your business emergency disaster and recovery plan:

Review property insurance with your insurance agent to discuss adequate hazard, flood and business interruption insurance.

Establish written hurricane procedures for protecting business property and its contents.

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Train employees to implement hurricane procedures.

- **Specify a timeline** for when the hurricane procedures will be implemented.
- Determine what emergency **equipment and supplies** are necessary, (e.g., heavy plastic sheeting, duct tape, masking tape, sandbags, emergency generator, storm shutters, chain saw, plywood, and hand tools).
- **Designate an individual and an alternate** who will coordinate the implementation of the hurricane procedures.

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- **Establish an employee alert roster**, which will be used to notify employees that your hurricane plan has been activated. The alert roster will also be used to check on the status of employees during and after the hurricane.
- **Establish plans for protecting computers and files (i.e., make multiple backup files and store data in alternate, safe locations).**

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- If necessary, **develop a system for identification of employees** (i.e., emergency vests with company name and logo, I.D. cards, vehicle permits, or badges).
- **Establish an emergency communication line** to be used by employees and their families to obtain status reports and information pertaining to available assistance.

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BUSINESS INSURANCE OPTIONS

Business Income Coverage:

- The purpose of “**business-income**” coverage is to place the insured, after the effects of the direct damage have been overcome through repair or replacement, in the same economic position as though the direct loss had not occurred.

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Business Income means the:

- **(A) net income** (net profit or loss before income taxes) that would have been earned or incurred;
- **(B) continuing normal operating expenses** incurred, including payroll.
- **Extended Business Income:** This additional coverage extends the “period of restoration” to the time at which business activity has fully recovered.

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Extra Expense:

- This covers necessary expenses you incurred during the “**period of restoration**” that you would not have incurred if there had been no direct physical loss or damage to property.

This might include: pick up, cleaning and transfer of partially damaged office contents to new location; rental for new location during the period of restoration, preparing temporary location (painting, electrical, partitions, carpeting, sign); bonuses and allowances to regular employees for travel and overtime; payroll for temporary employees; office equipment rental pending permanent replacement of destroyed equipment; and expense of moving back to a permanent location.

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PREPARATION

- The best defense against the devastation of a hurricane is preparation. Businesses are the key to economic stability in any community. They provide necessary services to clientele and economic support for employees.

For these reasons we should prepare to protect our properties against the hazards that hurricanes can cause.

- **Preparations can be divided into two categories:**
 - (1) actions needed at the beginning of each hurricane season.**
 - (2) actions needed when a Hurricane Watch begins.**

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GENERAL PREPARATION

Do this at the beginning of hurricane season:

- **Verify** that your business meets specified building codes.
- **Videotape or photograph the interior and exterior of the building**; this will assist you in verifying insurance and tax credit claims.
- **Consult for an agency** that will assist you in backing up your computer files. The agency should also be available to help you restore the information after the storm.

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- **Assemble insurance policies, financial records, inventories and other important documents.** Make duplicates and store in alternate safe places.
- **Consult for a storage facility** in another area that will store important business files and records, such as financial, insurance, tax and employee records. If necessary, arrange for a moving company to transport the records.
- **If you have a fleet of company vehicles,** you should arrange to store the vehicles at a more secure location on higher ground.

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- **Monitor** local radio or television stations for official emergency information and instructions.
- **Move all remaining records away from windows and floor.** Place on table, counter top or on top of file cabinets.
- **Cover files and equipment** with heavy plastic sheeting.
- **Arrange to pay employees** in advance, while banking institutions are still operable.
- **Notify local authorities** that the building will be vacant, if an alarm has been active, or if a guard or security detail will be present.

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Do this at the beginning of hurricane season:

- Clean drains, gutters and downspouts of the building.

Do this when the Hurricane Watch is issued:

- Remove antennas and loose objects from the roof.
- Install shutters over glass doors and windows or use protective material such as plywood (at least ½ inch). Make sure that plywood is flush against the wall and tight; any movement will allow wind entry.
- Bring in all display racks, signs and any other loose objects that are normally left outside.

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- **Remove all outdoor signs**, particularly those that swing or which might cause damage during strong winds.
- **Secure all items** that cannot be brought inside.
- **Secure first floor doorways** with sandbags, air conditioning duct tape or heavy plastic to protect interior from possible flooding.

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- **Secure Forklift Gas Tank Rack**, use chain or stretch wrap.
- **Wrap or Tie together** all metal racks, boxes, mail carts, pallets etc. that we are unable to bring inside.
- **Fill ALL** vans, trucks and vehicles with fuel.

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- **Doors that are not being used need to be blocked up so water may not get inside.** (Cardboard underneath doors will help to keep water out and away from newsprint.)
- **Close all doors** on recycle bins.
- **Put** all tables and chairs inside.

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- **Back forklift** up to large warehouse door.
- **Check outer building and shed doors.**
- **Unplug all equipment**, ex. String tyer, grinder, inserter.
- **Close all interior doors**, to strengthen structure

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- **Outside Boxes** at retail locations new to be reviewed and identify if in poor locations or picked up.
- **Carriers and Retail locations** be notified of your delivery and pick up times.
- **Post offices** should be notify of their opening and delivery schedules.

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- **Do this at the beginning of hurricane season:**

Inspect all emergency equipment (i.e., fire equipment, first aid, etc.) and replace any faulty or missing items.

Test and service the **building's emergency power generator** under load.

Repair any leaks in ceilings, walls, doors, and windows.

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Do this when the Hurricane Watch is issued:

- **Move merchandise, equipment and furniture from nearby windows and skylights** to protect them from water damage.
- **Clear all desk and table tops** of small loose items.
- **Remove pictures and plaques** from walls.
- **Disconnect all electrical appliances and equipment.**
- **Box or place any loose papers, books, hanging plants etc., in desk drawers or storage cabinets.**

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- **Relocate** as many files, boxes, computers, and other office equipment as possible to the innermost portion of the building or to a designated offsite safe place.
- **Remove contents** of lower file cabinet drawers on ground floor and secure contents at a higher elevation.

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- **Cover** merchandise, office machines, computer terminals and other office equipment and furnishings **with heavy plastic and secure with duct tape.**
- **Close and lock all windows;** draw the blinds or drapes
-
- **Turn off the circuit breaker for all electricity, except for refrigeration, and lock all doors when you leave.** Take into account before hand how this may affect your alarm system.

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SUPPLIES

- It is important that you **purchase ahead of time** the equipment and supplies necessary to protect and possibly repair your property in the event disaster strikes.
- **Keep equipment and tools** in an easily accessible place.
- **Personal supplies** that may be needed by you or your employees (i.e., water, food, cooking supplies, and first aid kits) during an evacuation or during the recovery period, should be stored in an easy-to-carry container.

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BUSINESS SUPPLIES:

- Heavy plastic sheeting
- Duct tape
- Masking tape
- Sandbags
- Emergency generator
- Storm shutters
- Chain saw
- Large pieces of plywood
- Hand tools
- Cellular phone, battery charger and automobile adapter
- Hurricane Survival Guide

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Employees are one of the most valued business assets. For this reason, employees should be encouraged to prepare and plan for hurricane season.

The following list of supplies will assist your employees with preparing their own Disaster Supplies Kits.

EMPLOYEE SUPPLIES:

WATER:

- Water stored in a plastic container. **A three day supply consisting of one gallon per person per day is recommended.**
- **Household chlorine bleach.** During the recovery period, prior to being notified that your public supply of water is safe to drink, you should assume that all sources of water, other than commercially bottled water, are unsafe. Drink only commercially bottled water or water that has been purified.

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To purify your drinking water:

Boil water for 10 minutes, or

Use 8 drops of household chlorine bleach per gallon of water. Let water stand for 30 minutes. If water remains cloudy or colored, add 8 more drops per gallon. You may substitute 12 drops of iodine or 4 water purification tablets, for chlorine bleach. Water purification tablets may be purchased at your local drug store.

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FOOD:

- Non-perishable food. Store at least a three-day supply of non-perishable food. Be careful to select foods that do not require refrigeration, preparation, or cooking. If you select food that must be heated, select foods that can easily be heated with a can of sterno. **The following foods are suggested for your Disaster Supplies Kit:**
- Canned fruits, meats and vegetables
- Dried fruit
- Nuts

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- Canned fruit juices, milk, and soup. (If any item is powdered, store extra water)
- Sugar, salt and pepper
- High energy foods such as peanut butter, jelly, crackers, granola bars and trail mix
- Vitamins
- Comfort/stress food such as cookies, hard candy, sweetened cereals, instant coffee , tea and soft drinks
- Special items for babies, elderly or others with special diets.

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Each first aid kit should include:

- Sterile bandages and gauze pads
- Scissors
- Tweezers
- Needle/thread
- Antiseptic
- Lubricant
- Safety pins
- Latex gloves
- Cleansing agents
- Pain reliever, anti-diarrhea medication, and antacid

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TOOLS AND ADDITIONAL SUPPLIES:

- **Paper cups, plates and plastic utensils**
- **Disinfectant**
- **Plastic garbage bags and ties**
- **Soap and liquid detergent**
- **Battery operated radio and extra batteries**
- **Flashlights and extra batteries**
- **Cash or traveler's checks**

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- Matches in waterproof container or lighter
- Sterno (several cans)
- 24-hour candles
- Non-electric can opener and bottle opener
- Gas/Charcoal/Wood Grill and Fuel (for outdoor use ONLY)
- Utility knife
- Cellular phone, extra batteries, charger and automobile adapter

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EVACUATION

- **Evacuation can be time consuming;** however, with proper planning you can minimize the risks and the frustration.
- **To insure your safety, plan your escape route early.** Contact local emergency management personnel to confirm low points and flooding history of your planned route.
- Emergency management personnel can also provide estimates on the number of hours it would take you to evacuate to a safe area during an evacuation.

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- **When a hurricane watch is issued, stay tuned to your local radio and television stations for updates on the hurricane's position.** Use a tracking map to log the hurricane's track. Based on the hurricane's position, you should be prepared to activate your disaster plan and begin building preparations.
- **Once a hurricane warning is issued be prepared to evacuate.** Check your survival supplies, you will need these items if told to evacuate. If an evacuation order is issued, be prepared to leave early. For any hurricane persons located in low-lying areas or near the coast will be instructed to evacuate.

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When preparing to evacuate you should do the following:

- **Have your car checked**
- **Fill your gas tank**
- **Get cash**
- **Take your survival supply kit**
- **Take your important papers** with you (or make sure they are in a safe place)
- **Take maps and evacuation route information**

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- **Take your cellular phone**
- **To determine if your business is located in an evacuation area**, contact your county's Office of Emergency Management. You should do this at the beginning of each hurricane season.
- Evacuation areas are subject to change with more accurate modeling techniques, and evacuation shelter **lists change** each year.

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RECOVERY

- As stated earlier, one of the best defenses against the devastation of a hurricane is preparation.
- **Preparation helps to minimize damage, thereby, speeding up the recovery time.** By providing detailed plans of action, disaster plans become one of the key preparation tools. Your hurricane response plan should specify what actions are necessary before, during and after a disaster, who is responsible for initiating each action, and what additional resources are needed.
- **After a hurricane, a business will rely heavily on the recovery plan.**

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- Businesses create and sustain the economic vitality of a community by providing employment, goods, and services.

One of the key elements to assuring a speedy and successful recovery is a business recovery plan.

This plan outlines all of the steps a business must take to return to normal operation.

All plans should be tested to insure that all contingencies have been considered.

You must also be aware of the impact of the disaster on your employees. Make sure you allow time for employees to respond to the needs of their families and homes. To the extent possible, pre-determine leave policies to be activated for the recovery period.

Protecting Your Human Resources

Protecting Your Human Resources

- To respond efficiently during an emergency situation, **a business needs to have an established Business Continuity Plan or Program.** Emergency planning should be an ongoing effort. There should be at least an annual test of emergency response plans and additional training / tests of procedures and policies.
- **Every employee is essential to the continuity of a business.** For that reason, employers need to determine how the workforce will be managed prior, during and after an emergency. Managing the workforce includes having employer strategies and having prepared employees.

Awareness and Reporting Policies

Awareness and Reporting Policies

- A first step in preventing disasters is **management and staff who are aware of their surroundings**, the hazards to which they are vulnerable, and the necessary communication among them allowing concerns to be voiced and addressed. Americans have become much more aware of potential threats to our homeland. However, many, probably most people do not expect an emergency to affect their business, home or community.
- However, **no business, home or community** is immune to natural or technological disasters or acts of violence.

Employee Training

Employee Training

- All employees will require some form of preparedness training

This should include:

- Periodic employee discussions, staff meetings or desk and tabletop exercises to review safety procedures, evacuation plans, and recovery plans.
- Most importantly, employees should know what their individual roles and responsibilities are in an emergency situation.
- The Business Continuity Plan (BCP) should address the following elements that should be conveyed to employees in writing (such as the Employee Manual) and covered in staff meetings/training.

Employee Training

- Individual roles and responsibilities.
- Information about the hazards most likely to affect your business.
- Awareness and reporting policies.
- Security issues.
- Notification and warning procedures.
- Post-disaster communication procedures.
- Emergency Response Procedures.
- Evacuation procedures.
- Location and use of emergency equipment, such as fire extinguishers.
- Emergency shutdown procedures.
- Re-entry. Recovery.

Employee Support

Employee Preparedness

- Employers should recognize and understand that employees are concerned foremost about the safety and well-being of their families during an emergency situation.
- Although the employer is responsible for assuring business continuity, employees have the responsibility of working together during an emergency situation to ensure that the business is restored efficiently.
- For that reason, it is critical that every employee develop a family emergency plan *before* an emergency situation arises. It is the employee's responsibility to develop a personal emergency plan. However, an employer needs to communicate expectations in regards to employee performance before, during and after a disaster and provide emergency preparedness guidance to their employees.

Employee Support

Employee Preparedness

- An employee plan should include the following information:
 1. Home and Family Preparation
 2. Protection of Personal Property
 3. Dependent Care
 4. Contact numbers up to date and programmed in cell phones.
 5. Medical/Dental Records
 6. Cash and Scarce Resources
 7. Missing Persons
 8. Pet Care
 9. Personal Transportation
 10. Communications

Employee Support

Employee Support.

Employers and employees rely on each other after a disaster. Businesses should define a range of services that it can provide or arrange for, including:

- Cash advances,
- Salary continuation,
- Flexible or reduced work hours,
- Telework,
- Crisis Counseling, and
- Dependent care.
- Payroll & Cash Advances

Employee Support

- If you want to ensure your employees have the resources to make repairs, take care of dependents and report back to work; as a business owner, you need to ensure your employees continue to receive paychecks.
- You must first consider your policies for payroll, especially if you are not open for a significant period of time. Depending on the circumstances – and if you want to retain your employees – policies should be developed which at least provide a minimum salary level even if you have an interruption in operations.
- The second step is then to make arrangements to continue to meet your payroll given a lack of power and/or loss of data.
- How is the payroll schedule going to be met?

Employee Support

- Will direct deposits be available?
- If computer functionality is down, how will employees be issued checks?
- Who is allowed to pick-up employee payroll checks? Consider developing an authorization form for non-relative payroll check pick-up.
- Where can the payroll checks be cashed? Consider having a pre-established arrangement with a local bank for employee payroll check and personal check cashing.
- Can the business provide emergency cash advances with payroll deductions?

Employee Support

- How will emergency cash advances be processed?
- Flexible / Reduced Work Hours / Telework
- If the emergency or disaster affects the community as well as the business, employees may need flexibility and support from management in order to take care of added responsibilities at home as well as at work.
- There may be insurance agents or contractors to meet, dependents to care for or cleanup to accomplish. Typically, a little understanding in times of emergency is well rewarded in lower employee turnover and increased loyalty.
- Consider reduced or flexible work hours or, if appropriate and feasible, telework options

Checklists for Employer and Employee

- **Protecting business facilities is not the entire solution to protecting business operations.**
- Even if the facility survives a natural disaster such as a hurricane with little or no damage, the business cannot operate if the transportation or utility systems it relies upon are damaged, if employees cannot get to work and customers cannot buy products or services.
- A business is dependent on the resilience of its employees and the community to natural disasters.
- **Checklists have been prepared that provide a task list of *what to do before, during and after a storm.***

Checklists for Employer and Employee

Checklist

- **(Checklist 1)** and listing of emergency supplies for the office, the *Disaster Supplies Kit*
- **(Checklist 2)**. There is also a checklist for employees, the *Employee Family Disaster Plan*
- **(Checklist 3)** with critical information necessary in the aftermath of a disaster. From this information, the employer can build an emergency call-down list; see Emergency Call Down Procedures, to contact key employees, vendors and customers in the aftermath of a disaster.

Security Issues

- **1. Handling mail, visitors and deliveries**
- **2. Restricting Access**

Protecting Your Assets

Protecting Your Assets (Tangible and Intangible)

- Protection of Data – Backups, Software and Policies
- Unlike tangible property, computer data are intangible information. However, stored information is more often than not, the lifeblood of the organization. Protecting your data and information is extremely important.
- **1. Backups**
- **2. System Backups**

Protecting Your Assets

- 3. Hardware or software
- 4. Operating system backup of
- 5. Create bootable disk of operating system - (Windows, NT, etc.)
- 6. Data Only Backups
- 7. Archives
- 8. Storage

On-site: Paper fire safes, Magnetic media fire safes

Off-site storage: Paper fire vaults Magnetic media fire vaults, hot sites, etc.

Getting Our Papers Prepared

- Watch and listen to current forecasts is very important.
- Adjusting our sale deadlines, so production, prepress, press and circulation may be finished prior to the storm. With a possible lose of electricity and water for days.
- **Everyone** is to be Involved and help every part of the process.
- Post office and carriers must be notified, prepare alternative delivery times.
- All commercial accounts must be notified before the loss of phones

Getting Our Papers Prepared

- Check in with the Emergency “Toll Free” Hotlines set up for all offices.
- **Record new message.**
- **Hand cards and phone numbers** out to every employees.
- Prepare and test generators and prepare fuel.
- **Check paper stock**, supplies and chemicals as deliver may be poor.
- **Have auto charger** for cell phones handy.
- **Prepare for a 2-3 days no communication** with other offices.

Getting Our Papers Prepared

- **Prepare off site printing** at our locations or other printing plants elsewhere.

Have plates ready to ship.

Get correct chemical and plates from other plants.

Complete all prepress at our offices.

Have press employees ready to travel in vans to alternative printing sites.

Getting Our Papers Prepared

- Prepare trucking of **paper to** and finished papers **back to** locations and/or post offices.
- List Sizes of paper to be used.
Drop off semi-trailer for pre loading.
- Prepare food and rest areas at plants for traveling employees.
- Have team captains trained in what is needed and what is to be accomplish.
- Labels should be printed early for mailings.

Getting Our Papers Prepared

- If string tyer not working, boxes may be needed to prepare for delivery.
- Hand inserting of flyers or inserts may need to be completed.
- Carriers must be prepare for poor road conditions or closed roads when delivering. **Take NO RISKS.**
- **Collections** of retail outlets for sale of paid papers may not be possible.

Getting Our Papers Prepared

- **Time clocks** may not be working or time on the clocks may be incorrect and Dept. Heads must hand write times on cards.
- **Petty cash** may need to be reviewed for plant emergencies
- **Take a survey** of what businesses are open in your area for any services you may be needing.
- **Keep communications** with power companies for service to your plant.
- Cash registers and credit card machines **may not work**, make plans on how to handle.

Getting Our Papers Prepared

Protect Your DATA!

- Backup, Backup, Backup, hard copies good too.
- Keep in safe place!
- Set up start program when you need to begin backing up.
- Secure your work area.

Getting Our Papers Prepared

- It is important that we accomplish our goals early...
so employees may go home to their families.

And return safely back to work.

CONCLUSION

CONCLUSION

- Hazard mitigation, planning and preparation will help protect you, your business and employees during the next hurricane.
- Now is the time to prepare your business disaster and recovery plan. This is also the time to reevaluate your insurance needs. Consider the possibility of purchasing business income interruption insurance, this will help you meet your financial obligations during the rebuilding process.
- Purchase and organize your hurricane supplies, materials and equipment. You should also take this time to develop and test your plan. Remember, planning and preparation are major defenses against the devastation of a hurricane, and are the key to a speedy and successful recovery.

CONCLUSION

RESOURCES / BUSINESS ASSISTANCE

Is follows after this presentation

Hurricane or Severe Weather Survival Guide

This is a series of Training for your
Management, Sales & Office TEAM

Good Selling !



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A Perspective 101 Series



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RESOURCES / BUSINESS ASSISTANCE

**RESOURCES / BUSINESS
ASSISTANCE**

Insurance Know-How

Business Insurance Know-How

- You have invested so much time and money building your business.
- Isn't it worth a few minutes to learn how to protect that investment?

Insurance Know-How

Property insurance covers your physical assets: your building, equipment, furnishings, fixtures, inventory, computers, valuable papers, records, and more. But property insurance also can provide income if your business is forced to suspend operations after a covered loss.

- For example, if your building is destroyed or damaged in a fire, you may not only be covered for that property loss, but also you may be able to collect income while you are regrouping.

Insurance Know-How

Business liability insurance

is specifically designed to protect your business assets if your company is sued for something it did or even did not do that resulted in bodily injury or property damage to someone else.

Insurance Know-How

Flood Insurance

A flood policy protects you from flood, meaning a general and temporary condition of partial or complete overflowing of inland or tidal waters, the unusual and rapid accumulation or runoff of surface waters from any source, and mudflows caused by flooding which are related to a river of liquid and flowing mud on the surface of normally dry land areas.

Insurance Know-How

Commercial Auto Insurance –

- There are a variety of coverage's for your commercial autos, and your agent or broker can help you choose the right one. The discussion should include business-use autos, pickups, vans, trucks and non-owned and rented vehicles.
- You may also want to include a conversation about "non-owned" vehicles (when employees use their own vehicles to run errands) and rented vehicles (when an employee travels and needs to rent a car).

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The following information is provided to assist business owners in the recovery process.

- The **first step** is returning to your building and assessing the damage.
- **Second step** is to seek recovery and restoration assistance.
- **Other good resources** to help you are: the Small Business Disaster Continuity Planning Guidebook, published by your state and the Florida Department of Community Affairs, Office of Community Development, and Open for Business, a Disaster Planning Toolkit for the Small Business Owner published by the Institute for Business and Home Safety, and U.S. Small Business Administration.

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STEP ONE

DAMAGE ASSESSMENT

- Establish a damage recovery/assessment team. Members of the team should be identified in your response plan and trained in advance so that they will be ready when needed.

The team will be responsible for the following duties:

- Contacting insurance company.
- Taking photographs of or videotaping the damage.
- Accounting for all damage-related costs.
- Keeping detailed records. Establishing record codes for purchases and repair work. Keeping all receipts.
- Conducting salvage operations. Separating damaged from undamaged property.

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- **Taking an inventory of damaged property.** Damaged property and goods should be kept on hand until the insurance adjuster assesses the damage.
- **Assessing the value of damaged property and the impact of business interruption.**
- **Protecting undamaged property** by making temporary repairs.

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- **Contacting Your State** or the Florida Department of Agriculture and Consumer Affairs to get license, insurance, and consumer complaint information on contractors to assist in building repairs.
- If possible, removing smoke, water and debris.
- Initiating the employee alert plan.
- Conducting an employee briefing.
- Assessing remaining hazards and maintaining property security.

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STEP TWO

- RECOVERY AND RESTORATION ASSISTANCE
- Before response or recovery assistance can be requested the local government must declare a local “state of emergency”. Once a declaration has been made, state/local/federal damage assessment teams will survey the damage.
- The assessment team will verify the extent of the damage and provide supporting documents to help substantiate the request for aid by the local government. If it is determined that in addition to state and local resources, federal assistance is necessary, the Governor will request a Presidential Disaster Declaration.

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- Once the proper declarations have been made, various types of federal and state assistance is available for businesses.
- Individual assistance will be available to privately-owned businesses that were damaged by the disaster.
- Individuals and businesses affected by the disaster will be notified through television, radio and newspaper press releases of the availability of assistance. FEMA, in coordination with local and state agencies, as well as other not-for-profit organizations, will provide disaster relief to individuals and businesses after a hurricane. Once a Presidential Declaration has been made the following assistance may be available:

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BUSINESS ASSISTANCE:

- The U.S. Small Business Administration (SBA) provides Physical Disaster Business Loans and Economic Injury Disaster Loans for Small Businesses
 - The Service Corps of Retired Executives (S.C.O.R.E.) will provide counseling for small businesses
 - The U.S. Economic Development Administration (EDA), through its Post-Disaster Response Program, provides revolving loan fund grants to public and nonprofit organizations to provide loans to businesses in support of the economic recovery strategy
 - The Rural Housing and Community Development Service provides various types of assistance, including technical assistance; and payments covering a major portion of the cost to eligible farmers who perform emergency conservation actions on disaster damaged farmland
- INDIVIDUAL ASSISTANCE:** Temporary housing and home repair assistance;

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The SBA provides Disaster Loans for Homes and Personal Property;

- Disaster unemployment and job placement assistance for those unemployed as a result of a disaster;
- Individual and family grants to help meet disaster related expenses, when other programs are not available;
- Legal services to low-income families and individuals;
- Crisis counseling and referrals to mental health agencies to relieve disaster-caused mental health problems;
- Veteran's assistance, such as death, pensions, insurance settlements, and adjustments to home mortgages held by the Department of Veteran's Affairs;
- Tax relief;
- Waiver of penalties for early withdrawal of funds from certain types of deposits.

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- The Cora Brown Fund, to assist victims of natural disasters with disaster-related needs that have not or will not be met by other agencies.
- Disaster victims can obtain additional information and apply for disaster assistance in various ways.
- A toll-free number has been established by FEMA for disaster victims to apply for certain type of disaster programs and obtain information about others. You can obtain information by calling 1-800-462-9029.

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- Local lender to find out if loans are available for hurricane preparation assistance.
- Before the storm some lenders provide term loans to help finance the installation of shutters and other storm preventative measures.
- After the storm many lenders offer construction loans to help rebuild damaged or destroyed buildings, term loans for leasehold improvements or new equipment, lease financing for new equipment, and lines of credit to purchase new inventory or help finance the slowdown of receivables collection.
- Many lenders will also provide immediate funds availability on all insurance settlement checks from nationally recognized insurers.

REFERENCES

REFERENCES

- American Red Cross: Hurricane Preparedness - Before the Wind Blows, booklet. Preparing Your Home for a Hurricane, booklet.
- American Red Cross/Federal Emergency Management Agency: Your Family Disaster Supplies Kit, brochure. Emergency Management Guide for Business & Industry, booklet.
- Beacon Council: Business Assistance Resource Guide, 1994-95, booklet.
- Broward County Community Services Department - Emergency Preparedness Division: Tips for Weathering the Storm, pamphlet. Preparing the Outside of a Commercial Building, leaflet.
- Preparing the Inside of a Commercial Building, leaflet. Categories of Hurricanes, leaflet. Commercial Buildings - Pre-Hurricane Preparation, leaflet.
- Broward Daily Business Review, Entrepreneurs, What happens if your business is interrupted?, October 17, 1994, article.

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- Department of Community Affairs: The Handbook for Disaster Assistance, booklet.
- Federal Emergency Management Agency: A Guide to Federal Aid in Disasters, booklet.
- Federal Reserve Bank of America: Partners in Community and Economic Development, Winter 1992, booklet.
- Florida Cooperative Extension Service/Institute of Food and Agricultural Sciences: IFAS Disaster Handbook - Disaster Preparedness and Warning Systems and Hurricane Preparedness Sections, handbook. Salvaging Household Furnishings, booklet.
- Florida Department of Labor and Employment Security: Florida Jobs and Benefits Centers, leaflets.
- Tampa Bay Regional Planning Council: Model Community Post-Disaster Economic Redevelopment Plan Report. September 1994.
- Institute for Business and Home Safety, and U.S. Small Business Administration, Open for Business, a Disaster Planning Toolkit for the Small Business Owner, October 1999.
- U.S. Small Business Administration, Physical Disaster Business Loans, booklet. Economic Injury Disaster Loans for Small Businesses, booklet.
- World, Geoffrey H. and Robert F. Shriver: Disaster Proof Your Business. Probus Publishing Co., 1991.

REFERENCES

ECONOMIC DEVELOPMENT ADMINISTRATION

- EDA - Atlanta Regional Office
- Suite 1820
- 401 Peachtree Street, NW
- Atlanta, GA 30308-3510
- Telephone: (404) 730-3022
- Website: www.doc.gov/eda/
- **TYPE OF ASSISTANCE:** Disaster loans and grants to public and nonprofit organizations to assist businesses with recovery efforts.
- (800) 640-0886 (TDD Users)

REFERENCES

- **FEDERAL EMERGENCY MANAGEMENT AGENCY**
- **FEMA - Region IV (Atlanta)**
- **1371 Peachtree Street, NE., Suite 700**
- **Atlanta, GA 30309-3108**
- **Telephone: (404) 853-4200 (General Information)**
- **(800) 462-9029 (Disaster Relief) or**
- **(800) 462-7585 (Disaster Relief)(TDD Users)**
- **Website: www.fema.com**
- **TYPE OF ASSISTANCE: Loans, grants and disaster relief coordination and referral assistance.**

REFERENCES

- *U.S. SMALL BUSINESS ADMINISTRATION*
- *U.S. SBA - Area 2 Disaster Assistance Office*
- *One Baltimore Place - Suite 300*
- *Atlanta, GA 30308*
- *Telephone: (404) 347-3771*
- *(800) 359-2227*