

# Emergency Planning for Your Business

We live in a very beautiful part of the country but living amongst the trees and rivers does have its risks. With the flood of 2013 and the more recent threat of forest fire this spring we are very aware of how these disasters can affect us personally. If you are a business owner you must think not only about your emergency planning for your home, you must think of your businesses' emergency plan.

Here are a few tips to help guide you in creating a plan for peace of mind.

- **Know your weaknesses.** Determine what types of losses would be most costly and damaging to your business. If you lost all your customer files? Contact Lists? Accounts receivables? How long would it take you to get up and running again if these things were destroyed? Once you determine your critical operations write a recovery plan that prioritizes the order in which operations should be restored.
- **Protect your data.** Make duplicates of all your company data. Accounting, forms, contracts, computer data, customer lists etc. Store the back-ups at a distant location, away from potential disaster in the area. Don't forget to back-up the data regularly. It is even wise to back-up your website.
- **Plan a temporary location to operate your business.** It can take months to restore a building after disaster. Have a temporary location planned to get back up and running.
- **Make an emergency contact list.** This list should include local, provincial and federal emergency phone numbers. The names and phone numbers including email addresses of major suppliers, financial institutions and insurance company. You should also have a contact list for all employees. Keep this contact list off-site.
- **Keep an inventory of your equipment and software.** Keep a photo library of these items along with serial numbers and purchase price for insurance.
- **Always keep cell phones and laptops charged.**
- **Make sure company/personal vehicles are filled up with gas.**
- **Have an emergency plan in place with your employees.** This plan should be simple and outline the steps that need to be taken should a disaster hit. For example are there valves that need to be shut off to prevent explosion, location of the first aid kit and is there a designated check-in point off site.
- **Be sure you have adequate insurance.** Read your policy. If your business is home based don't assume you are covered under your home policy. Include business interruption insurance to your policy.
- **Set aside an emergency recovery fund.** This can be used for the deductible on your insurance if need be.

Having an emergency plan in place and updated regularly will help to make a potentially very stressful situation a little more manageable. Now get planning!