

**Q.** How do I prepare my business for a possible disaster, like a hurricane?

**A.** Disasters include such events as fire, theft, earthquakes, blizzards, chemical spills, wildfires, tornadoes, and of course, hurricanes. Regardless of the cause of the disaster, you should plan for the unexpected. Your customers and your employees will count on your business being operational as quickly as possible after a disaster.

Your emergency plan should begin with, well, a plan. And this must be communicated to the employees. You should meet with your employees at least once per year to review safe evacuation procedures, emergency procedures, and procedures for handling the aftermath of a disaster. And make sure this is communicated to all new employees during the orientation process.

At a minimum consider this:

- After a disaster occurs communications may be limited. Make sure there is a system in place to communicate with your employees, and everyone knows what it is.
- Know what your insurance covers. Establish a relationship with your agent and discuss your business operations and what your insurance needs may be.
- Have a detailed task list and timeline for preparing the business facility and equipment for a pending disaster, such as a hurricane.
- Also have a task list for readying the business for reopening following the emergency.

Also remember that your business may not be physically affected by an emergency or disaster, but if a key supplier or customer is closed for a period of time, or permanently, your business will suffer these “upstream” or “downstream” losses.

Much more information can be found online. Go to [www.ready.gov](http://www.ready.gov), [www.fema.gov](http://www.fema.gov), or [www.Redcross.org](http://www.Redcross.org), [www.sba.gov](http://www.sba.gov) for readiness and recovery checklists and information.

Call the Mobile Chamber’s Small Business Department, 251-431-8607, for more information about starting or growing a business, and see the website [www.mobilechamber.com/smallbusiness](http://www.mobilechamber.com/smallbusiness).