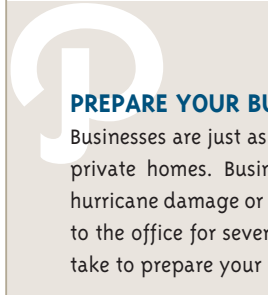




BUSINESS PREPARATIONS



PREPARE YOUR BUSINESS TO WEATHER THE STORM

Businesses are just as likely to suffer hurricane-related damage or power outages as are private homes. Businesses, however, also carry the risk of lost productivity due to hurricane damage or the absence of key employees who may not be able to make it back to the office for several days after a storm has passed. Here are practical steps you can take to prepare your business to weather the storm:

MAKE YOUR PLAN

Every business would benefit from using the guidelines presented throughout the Emergency Guide — simply use your common sense in converting the guidelines from home use to business use. Then make your emergency preparation plan, share it with your employees and make sure everyone participates in practicing the plan before it must be used in a real weather emergency.

PROTECT YOUR WORKERS

- Speak with your employees to learn who may have special needs or circumstances in the event of an emergency. For example, do some of your key employees live in areas that might be subject to mandatory evacuation? If so, make arrangements to cover these employees' duties in case storm-related events keep them away from the office longer than other employees
- Determine with your employees how much time they might need away from the office to make last-minute preparations in the event of an approaching storm. Your workers won't be much help to you on the job if they are worried about what needs



to be done at home. By helping employees prepare early at home, you will be better positioned to have their help in preparing your business to weather the storm

- Decide ahead of time if or when your business will close because of a storm. Will you close as soon as a hurricane approaches, or will you wait until closures become mandatory to ensure public safety? Once you make these decisions, share them with your employees so they can plan their own preparations accordingly

PROTECT YOUR WORK FLOW

- Store copies of valuable paperwork, files and data archives in a safe location, preferably outside the risk area. Or, prepare portable backup files that can be driven out of the risk area by managers or employees who plan to evacuate anyway
- Follow instructions elsewhere in this Guide for securing your property (including turning off power at the source) to make sure your offices will be as protected as possible once the storm arrives
- Consider adding insurance coverage to help you recover from lost productivity from a hurricane or other natural disaster
- Make sure key employees are cross-trained and able to handle one another's duties — including your own — in case a staff member has to be out for an extended period of time because of a hurricane evacuation or storm damage

- Think about whether you might try to relocate your operation to a different location if a storm or storm damage prevents you from returning to your normal work location for an extended period of time. Would employees be willing and able to work from home if necessary? What equipment would you need to set up shop in a temporary location if needed?

IN CASE OF CATASTROPHIC DAMAGE

- Business and farm loans are available to people who have suffered damage to business property or economic injury. These low-interest loans are available through the Small Business Administration (SBA) and the Farm Service Agency (FSA), to repair or replace damaged property not covered by insurance and to provide working capital. You can obtain information at the Disaster Recovery Center (DRC) that may be set up after the President declares a major disaster. You can also call 1-800-621-FEMA (3362) (TTY: 1-800-462-7585) for information. You can visit the parish FSA office or one of the SBA workshops set up in disaster areas
- In addition, the U.S. Department of Agriculture's Extension Service provides information and materials to farmers, ranchers and others on what they can do to protect themselves and their property against the hazards associated with disasters. Information is available on topics such as cleanup of damaged property, sanitation precautions, insect control, food preparation in an emergency, recovery actions on damaged farms and renovations of damaged equipment and property