



*Prepared by the Insurance
Institute for Business
& Home Safety (IBHS),
which is an independent,
nonprofit, scientific research
and communications
organization supported
by the property insurance
industry. The Institute works
to reduce the social and
economic effects of natural
disasters and other risks on
residential and commercial
property by conducting
building science research
and advocating improved
construction, maintenance
and preparedness practices.*

**THE EASY
WAY TO
PREPARE
YOUR
BUSINESS
FOR THE
UNEXPECTED.**



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Overview

The Insurance Institute for Business & Home Safety (IBHS) has developed a new streamlined business continuity program for small businesses that may not have the time or resources to create an extensive plan to recover from business interruptions. IBHS is a leading national expert on preparing for, and repairing, rebuilding, and recovering from catastrophes both large and small. IBHS' mission is to conduct objective, scientific research to identify and promote effective actions that strengthen homes, businesses, and communities against natural disasters and other causes of loss.

IBHS' original business continuity program is called Open for Business®, or OFB. The new program, OFB-EZ®, is designed to be simple to use, administer and implement. With OFB-EZ, you can follow the same disaster planning and recovery processes used by larger companies – but without a large company budget. OFB-EZ is user-friendly and does not require any previous experience with or knowledge of business continuity planning.

This toolkit will help you:

1. identify the business activities that are essential for continued operation during a disruption;
2. deal with risks your organization faces; and
3. create an easy-to-use recovery plan tailored to your business, giving you confidence if the worst occurs.

Statistics show that one in four businesses forced to close because of a disaster never reopen. Small businesses, which form the backbone of the United States economy, are particularly at risk. IBHS' ultimate goal is for every small business to prepare a plan that will enable them to withstand and recover from any type of disruption.



THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

Know Your Risks

Knowing your risks will help you evaluate the extent of your business' vulnerability to disruptions.

How potential threats impact each business varies considerably because no two businesses are exactly alike. Differences in location, industry, culture, business structure, management style, work functions and business objectives affect how you choose to protect your business from threats and how you respond to and recover from a business disruption.

The two biggest mistakes many small businesses make are failing to identify a potential threat, and underestimating the severity of a known potential threat. After completing the risk assessment, you will be able to determine the greatest threats to your business, the likelihood or probability for each of those threats, how severe each event could be, and the potential impact on each business function or process.

Identify Your Threats.

Use the Vulnerability and Risk Assessment to determine the threats that are likely to affect your business. Add any additional threats you are exposed to that are not already listed.

Rank the Probability of Threats.

How likely is it to happen? Assign a rank of 0 to 5 in the Probability Level row.

Rank the Severity of Threats.

You will need to assess the potential impact of each threat, which means the amount of damage the event is capable of causing. To measure the potential damage, think about the duration, magnitude, and the extent of the potential threat's reach (e.g., just one floor of your building, the entire structure, a neighborhood, the entire region, etc). After assessing all these factors, assign a rank of 0 to 5 in the Severity Level row.

Multiply the Probability and Severity Scores for Each Threat.

Once you have ranked the probability and severity levels for each threat, multiply values and record the total in the Total Value column.

The highest ranking threats (17-25) are those you will need to plan for as soon as possible. You should assume those hazards will strike your business, and determine what controls you have in place or could implement to minimize your risk.

RECOMMENDATIONS:

For a list of natural hazards that may affect your business' location, use the [Insurance Institute for Business & Home Safety's \(IBHS\) ZIP Code tool](#) to identify hazards in your area, and generate a customized list of projects that can reduce your risk.

You also should consider damage to infrastructure (e.g., roads, bridges, electric power, etc.) that could affect your ability to resume operations, and develop possible workarounds to expedite recovery.

In addition, contact your local emergency management office to obtain a copy of your community's hazards vulnerability analysis for a list of possible natural and man-made hazards that could affect your area.

About the Form

You should review and update your Vulnerability and Risk Assessment every six months. You will find that new ideas or considerations will surface each time, helping you refine your thinking and modify your plan. It is important to establish a maintenance program to keep your plan's contents current and relevant.



Know Your Risks

Use this form to review potential threats. Fill in one field for probability and one field for severity. Finally, multiply the probability and severity levels and enter the total in the total value column.

THREATS	Probability (0-5)	Severity (0-5)	Total
Earthquake			
Tornado/Wind/Hurricane			
Flood			
Severe Winter Weather			
Interior Fire			
Wildfire			
Loss/Illness of Key Staff			
Workplace Violence			
Software/Hardware Failure			
Power Outage			
Loss of Utilities (water, gas, electricity, etc.)			
Pandemic/Epidemic/Flu			
Loss of Premises			
Other			
Other			
Other			
Other			
Other			
Other			



THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

Know Your Operations

Your ability to respond quickly to any type of business disruption could make the difference between survival and closure.

Determine the maximum amount of time you can endure being closed after a disaster occurs by identifying your key business functions and processes, and decide how long you can go without being able to perform them.

Consider the following:

- What is your main product/service?
- How do you produce this product/service?
- What are the things that could most likely impact your ability to do business?
- If your business were impacted, who would you need to call? How would you reach them?
- What other business functions and processes do you perform to run your overall business?
- Which of these business functions and processes have legal, contractual, regulatory or financial obligations?
- Can the function be performed off-site? What equipment is needed?
- How much downtime can you tolerate for each function?
- What are the consequences if the function cannot be performed?
- Can your business survive without a specific function?

RECOMMENDATIONS:

Think about your employees and what activities they perform on a daily, weekly, monthly, and annual basis. Think about the functions and processes required to run your business in: accounting/finance; production/service delivery; sales/marketing; customer service; human resources; administration; information technology; and purchasing.

About the Form

Rate each function with a priority level of Extremely High, High, Medium or Low, and complete a separate form for each one. Consider any workarounds methods or possible backups for each function. Determine whether there are any temporary processes that can be implemented until a permanent solution is available. Document detailed procedures for workarounds, including any additional resources required. It is important to establish a maintenance program to keep your plan's contents current and relevant - review your business functions and processes every six months.



Know Your Operations

Use this form to identify what business functions are critical to your business' survival. Duplicate the form for each business function.

Updated: _____

Next Review Date: _____

BUSINESS FUNCTION:

Priority: ☐ Extremely High ☐ High ☐ Medium ☐ Low

Employee in charge: _____

Timeframe or deadline: _____

Money lost (or fines imposed) if not done: _____

Obligation: ☐ None ☐ Legal ☐ Contractual ☐ Regulatory ☐ Financial

Who performs this function? (List all that apply)

Employees: _____

Suppliers/vendors: _____

Key contacts: _____

(For additional space, use the Notes area below)

What is needed to perform this function? (List all that apply)

Equipment: _____

Special Reports/Supplies: _____

Dependencies: _____

(For additional space, use the Notes area below)

Who helps perform this function? (List all that apply)

Employees: _____

Suppliers/vendors: _____

Key contacts: _____

(For additional space, use the Notes area below)

Who uses the output from this function? (List all that apply)

Employees: _____

Suppliers/Vendors: _____

Key Contacts: _____

(For additional space, use the Notes area below)

Brief description of how to complete this function:

Workaround methods:

Notes:



THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

Know Your Employees

Your employees are your business' most valuable asset. Suppose an emergency prevents access to your business.

- Would you know how to reach your employees?
- Do you have current home and mobile telephone numbers, addresses, email addresses, and emergency contact information?
- Is your employees' contact information available outside your business location?

Current employee contact information will enable you to reach employees to determine their safety and whereabouts, inform them about the status of your operations, where, when and if they should report, and what to do following a disaster.

Two-way communication with employees is critical before, during and after a disaster. Create an employee telephone calling tree and an emergency call-in voice recording telephone number, and know how to email and text your employees. Designate a telephone number where employees can leave messages.

Determine what assistance is needed for employees with disabilities or special needs, such as communications difficulties, physical limitations, equipment instructions and medication procedures. Determine whether employees are caring for individuals with special needs, which could prevent them from being available during a disaster. Identify employees who are certified in First Aid and CPR, and those with special skills that could be helpful during emergencies.

Employee preparedness can make the difference between whether your business is able to effectively recover from a disaster or not. Encourage employees to make personal emergency preparedness plans. The more prepared your employees are at home, the faster they will be able to return to work to help your business respond and recover from a disaster.

RECOMMENDATIONS:

To maintain your communication readiness, have your employees review and update their contact information at least every six months. Create a special emergency email account using free services provided by Yahoo, Gmail, Hotmail, etc., to enable people to contact the company regarding their status. Be sure all employees know how to access the emergency account.

About the Form

Document employee contact and emergency contact information and key responsibilities. Is there someone who can perform these functions during an emergency? Make sure that special skills are not known by only one person. It is important to establish a maintenance program to keep your plan's contents current and relevant - review your employee contact information every six months.



Know Your Employees

Use this form to record information about all employees, including the business owner so that each person can be contacted at any time. Duplicate the form for each employee.

Updated: _____

Next Review Date: _____

EMPLOYEE NAME:

Position/title: _____

Home address: _____

City, State, ZIP: _____

Office phone: _____

Ext. _____

Alternate phone: _____

Home phone: _____

Mobile phone: _____

Office e-mail: _____

Home e-mail: _____

Special needs: _____

Certifications:

☐ First Aid ☐ Emergency Medical Technician (EMT) ☐ CPR ☐ Ham Radio

☐ Other: _____

☐ Special licenses: _____

Local Emergency Contact

Full name: _____

Relationship: _____

Home phone: _____

Mobile Phone: _____

E-mail: _____

Out of State Emergency Contact

Full name: _____

Relationship: _____

Home phone: _____

Mobile Phone: _____

E-mail: _____

Notes: _____



THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

Know Your Key Customers, Contacts, Suppliers and Vendors

Preparedness planning is about being ready to manage any disruption to ensure the continuation of services to your customers. Your key customers need to know that you can provide “business as usual” even if others around you are experiencing difficulties. They will want to know that you are still in business or how soon you will be back and how the disruption will affect their operations. Maintaining up-to-date contact information for your key customers, contacts, suppliers, and vendors is critical.

The ability to resume your business operations relies on the capability of your suppliers and vendors to deliver what you need on time.

- Be sure your suppliers and vendors are not all in the same geographic location as you.
- Have alternate or backup suppliers and shippers in place.
- Request copies of your suppliers’ business continuity plans.
- Establish a notification list and procedures.

Key contacts are those you rely on for administration of your business, such as:

- Accountant
- Bank
- Billing/Invoicing Service
- Building
 - Manager/Owner
 - Security
- Insurance Agent/Broker
- Insurance Company
- Internet Service Provider
- Payroll Provider
- Public Works Department
- Telephone Company
- Utilities

You may lose customers if you cannot meet their needs due to your own business disruption. After an event, it is important to keep customers informed about the status of your business, your product or service, delivery schedules, etc., and to develop mutually agreeable alternative arrangements.

RECOMMENDATIONS:

Identify various ways to communicate with customers after a disaster, such as direct telephone calls, a designated telephone number with a recording, text, e-mail, Twitter, Facebook, or announcements on your company website, by radio or through a newspaper.

About the Form

Be sure your customers know in advance how to obtain up-to-date information about the status of your business operations in the event of a disruption or major disaster.



Know Your Key Customers, Contacts, Suppliers and Vendors

Use this form to record information about your current suppliers, those you could use as an alternate choice and your key customers and contacts. Duplicate the form for each contact.

Updated: _____

Next Review Date: _____

CONTACT TYPE:

☐ Current Supplier/Vendor

☐ Back-Up Supplier/Vendor

☐ Key Customer/Contact

Company /Individual Name:

Account Number : _____

Materials/Service Provided: _____

Street Address: _____

City, State, Zip: _____

Company Phone: _____

Website: _____

Company Representative

Primary Contact: _____

Title: _____

Office Phone: _____

Mobile Phone: _____

E-mail: _____

Alternate Contact: _____

Title: _____

Office Phone: _____

Mobile Phone: _____

E-mail: _____

Notes: _____



THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

Know Your Information Technology

Information and information technology (IT) are the lifeblood of most businesses, and must be included in your business continuity plan. Without access to your computer hardware, software, and digital data, your business operations can come to a standstill. It is likely that you communicate with or conduct business with your customers, partners, suppliers, and vendors via the Internet, which means your business is dependent on your computer system's connectivity and data communications.

Shut down and unplug all your computer hardware before an event to avoid serious damage due to power fluctuations. Consider elevating or moving equipment offsite. Have your employees take laptop computers home each day so they can work offsite if necessary.

Determine which data and records are vital to perform the critical functions identified in Know Your Operations section, and be sure they are backed up on one or more types of media. Store a backup copy onsite for use during small disasters, such as a failed hard drive, and store a second copy in a safe offsite location that can be easily accessed during large disasters.

Regularly backup your vital data and records. Move the backups to a different fire loss zone, safe deposit box or owner's home. The goal is to ensure your data and IT systems are available as you resume operations.

RECOMMENDATIONS:

Keep a backup copy of your computer's operating system, boot files, critical software, and operations manuals.

- Backup computer files, including payroll, tax, accounting and production records.
- Maintain an up-to-date copy of computer and Internet login codes and passwords.
- When possible, keep hard copies of critical virtual files offsite.
- Make arrangements with IT vendors to replace damaged hardware and software, and/or to set-up hardware and software at a recovery location.
- Request written estimates for rental or purchase of equipment, shipping costs and delivery times. Be sure to list these companies on your supplier and vendor form.
- When flooding is possible, elevate computer equipment stored on the floor.

About the Form

If your computer equipment is damaged or destroyed, you will need to lease or purchase new hardware and replace your software. Make a list of everything you would need to order. The important thing is to know what is needed to perform your critical business functions. It is important to establish a maintenance program to keep your plan's contents current and relevant - review your information technology information every six months.



Know Your Information Technology

Use this form to list the computer equipment, hardware and software, vital records and your back up processes that you will need to fulfill your critical business functions. Duplicate the form for each item or record.

Updated: _____

Next Review Date: _____

TYPE:

☐ Computer Equipment/Hardware ☐ Computer Software ☐ Vital Records

Item:

Title and Version/Model Number: _____

Serial/Customer Number: _____

Registered User Name: _____

Purchase/Lease Price: \$ _____

Purchase/Lease Date: _____

Quantity (equipment) or Number of Licenses (software): _____

License Numbers: _____

Technical Support Number: _____

Primary Supplier/Vendor: _____

Alternate Supplier/Vendor: _____

Notes: _____

Name of vital record:

Name of Business Function Vital Record Supports: _____

Type of Media: _____

Is It Backed Up? _____

How Often is it Backed Up? _____

Type of Media for Backup: _____

Where is it Stored? _____

Can the Record be Recreated? _____

Notes: _____



THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

Know Your Finances

The time to prepare your business' finances is before a disaster occurs. Preparing your business financially now so it is ready to respond, recover, and continue operating when a business disruption occurs is just as critical as knowing exactly what to do when disaster strikes.

Here are some disaster preparedness ideas to consider:

Have an emergency cash reserve fund.

- You may need cash in order to purchase supplies or equipment, or relocate your business temporarily.

Have credit available.

- If you don't have enough cash in your emergency fund, be sure to have a line of credit or a credit card available.

Identify financial obligations and expenses that must be paid.

- You should not assume that because your area got hit by a disaster your suppliers, vendors and creditors are aware of the situation and are automatically granting extensions. Items such as mortgage, lease, or rental payments may still need to be made even after a disaster strikes your business.

Consider creating a policy regarding payroll during and after a disaster.

- Payroll is often overlooked in business continuity planning. You should not assume that your employees will continue to work without pay during or after a disaster. Be sure your employees are aware of your payroll continuity plans ahead of time in order for them to plan for their personal financial obligations.
- Establishing clear strategies and procedures for controlling costs, reporting information to appropriate groups and clearly budgeting for and tracking what is actually spent during a significant disruption can have a positive impact on the business' bottom line performance and recovery.

RECOMMENDATIONS:

It is critically important to protect your place of business, your contents and inventory, and/or your production processes with adequate insurance.

- Evaluate your insurance policies and meet regularly with your insurance agent/broker to be sure you understand your coverage, deductibles and limits, and how to file a claim.
- Most policies do not cover flood or earthquake damage and you may need to buy separate insurance for those events.
- Consider a policy that will reimburse you for business disruptions in addition to physical losses.
- Consider business income (or business interruption) and extra expense insurance. Even if you have to close your doors for a limited period, the impact on your revenue and net income can be substantial.
- Consider adding contingent business income coverage to your basic policy to be sure you are covered for expenses and loss of net business income, as well as income interruptions due to damage that occurs away from your premises, such as to your key customers, suppliers or utilities.

About the Form

Use the checklist when creating your financial strategy for your business resilience. It is important to establish a maintenance program to keep your plan's contents current and relevant - review your finances every six months.



Know Your Finances

Use this checklist to consider and plan for your business' financial needs in the event of a disruption.

Updated: _____

Next Review Date: _____

Overall Business Needs

Have you worked with your bank to set up a line of credit for your company?

Who is responsible to activate it and who has access to it? _____

How much cash would be needed to survive a 3-day, 5-day, 10-day, or longer shutdown?

For what purpose is the cash needed? _____

Will you have that cash on hand? _____

Who would make the decision to utilize the cash? _____

Who would have access to the cash? _____

Do you have sufficient cash to pay for various additional services that might be needed, such as janitorial or security services?

Do you have a company credit card that could be used for emergency purchases?

Who is authorized to use the credit card? _____

Will you be able to pay your bills/accounts payable?

Do you have procedures in place to accommodate a business disruption? _____

Will you be able to continue to accept payments from customers/accounts receivable?

Do you have procedures in place to accommodate a business disruption? _____

Have you identified an alternate location where you can work?

Human Resources

In the event of a widespread disaster, how will payroll be handled?

If your business is forced to shut down temporarily, will some or all employees continue to be paid?

For how long? _____

Will they be able to use their sick and/or vacation time without restriction? _____

Are there union considerations? _____

Have your employees been made aware of your policies that will be in place during a disruption? _____

If banks are closed, will your business provide payroll-cashing services?

What is your business' policy on cash advances, check cashing, and employee loans? _____

Will your employees be expected to work overtime? _____



THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

Know When to Update Your Plan

For your plan to be successful when a business disruption occurs, it needs to be continually maintained and updated. One effective way to do this is to include business continuity planning anytime there are changes in your business or your location – basically, in every business decision you make. Keep your employees up-to-date with any plan changes as this will help when they need to put the plan into action, which in turn will reduce the negative impact to your business.

Maintenance is fairly straightforward. Repeat the following process every six months:

- Have your employees review the plan.
- Is anything out of date?
- Has all contact information been verified and updated?
- Have your procedures changed?
- Have there been any changes in business priorities?
- Have responsibilities changed?
- Document any changes.

Finally, test your plan and conduct exercises with your key employees. Until you test your plan for vulnerabilities you may not see where the gaps are in keeping your business going during a disruption. No plan or set of documents should remain sitting on a shelf.

Conducting exercises or drills are effective ways to test your plan, engage employees and train them. The following pages include an exercise that deals with a power outage. Once you learn the basics of conducting an exercise, you can easily generate your own scenario.

Another option to test your plan is to pose this scenario to employees at the end of a staff meeting: "If the alarm in this building were to go off, we would exit the building. Once outside we are told that we cannot go back into the building for one week. What would you do? How would you continue to work?" This will get people thinking about the possibilities and get them on board with your program. You may be surprised at your employees' increased level of growth and maturity when it comes to making the correct decisions following a disaster. This type of exercise can also be a great team building activity.

About the Form

Disaster exercises provide opportunities for you to: test company disaster readiness; train employees through practice; improve employees' ability to make informed decisions when responding to an emergency; identify what needs to be done during and after a disaster; and examine a specific scenario or situation more closely.

Gather your team, key employees and anyone else who would benefit from the exercise, present the power outage scenario, and begin the discussion with the questions provided. This can be done informally, such as during lunch or as part of a staff meeting.



Know When to Test Your Plan

Table Top Exercise: Power Outage Scenario

It is a hot, rainy Friday morning. The current time is 11:30 AM. Suddenly, the lights go out and all of the computers, printers, and copiers turn off. For a few seconds, there is silence before the chatter begins to pick up. One of your emergency lights comes on, but the rest are not working. While many of the offices have windows to provide minimal light, the majority of the hallways and interior rooms are left in the dark.

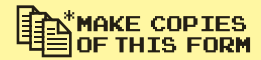
1. Take the first 10 minutes to discuss what you will do next.

It is now 1:00 PM and the lights still are not on. The building HVAC has been off now for 1 ½ hours and the temperature inside the building is gradually becoming unbearable. Your entire power grid is without power. There is no word from the electric company about restoration of power.

2. Now what are you going to do?
3. Is your technology/computer room being dealt with? By whom?
4. Has someone turned off all computers, printers, and equipment to prevent electrical surge when power is restored?
5. Is your phone system down? How are you going to manage the phone lines?

It is now 2:00 PM. Employees are asking if they can leave early. The word around town is that the power might not be restored for several days.

6. How will you communicate this message? What instructions will you convey to your employees? Customers? Vendors?
7. Are you going to declare a disaster in order to activate your business continuity plan?
8. Continue your discussion with the following questions:
9. How are people within the organization communicating with each other (e.g., sending and receiving messages, information, and response details)? How are they communication with other stakeholders (e.g., your customers and clients, the media)?
10. Is there a pre-determined and agreed upon central meeting place for company leaders, management, and employees?
11. Is there a copy of your business continuity plan that you can easily retrieve?
12. Are there any business processes for which there are manual workarounds? If so, discuss how that would happen.
13. How would you find an appropriate place to operate from for the remainder of the day? For the next one or two weeks, if necessary?
14. Have you begun an assessment that includes an evaluation of the status of employees, customers, operations, and external utilities?
15. How would you ensure that customer concerns are managed?
16. Have you begun to determine how much data was lost and how that will affect your operations?
17. Some employees are asking, "How will I know if I should come to work Monday?"



It is now 7:30 AM on Monday, three days later. The power is still out and the Health Department has determined that “no building without running water can open for business.” Clients are calling and the company voicemail system is full. Employees are texting the Human Resources Director asking for guidance.

19. What is missing from your plan?
20. What worked well in this scenario?
21. What did not work so well?
22. What could you do differently next time that would improve your response?
23. List the actions you will take to improve your plans.

Exercise Wrap Up:

This completes the exercise. In order to maximize what can be learned from this effort, have all participants write down their thoughts and concerns. You can address these and the debrief issues at future meetings.

Notes

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins or other markings on the paper.

Exercise Date:

Next Exercise Date:



THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

Know Where To Go for Help

Your relationship with your community and outside agencies can strengthen your ability to protect your employees and property and return to normal operations. Maintain a channel of communication with community leaders, public safety organizations such as the police, fire and emergency medical services, government agencies, utility companies, and others. Working together with outside agencies can be beneficial because they can provide a wealth of information to help you recover quickly from a disaster.

Refer to the resources below for more information about implementing disaster safety recommendations to help you prepare for and recover from natural or other types of disasters.

Insurance Institute for Business & Home Safety

In addition to providing this free business continuity tool kit, IBHS provides free disaster preparedness and property protection guidelines, recommendations and projects for small businesses. The Institute also offers post-disaster recommendations on repairing and rebuilding to make your building(s) stronger and safer the next time a disaster strikes.

<http://disastersafety.org>

American Red Cross

Among other disaster preparedness and response services, the Red Cross offers a number of preparedness training programs and resources for workplaces, families, and individuals.

www.redcross.org

Business Civic Leadership Center – Disaster Help Desk

The BCLC Help Desk is designed to enhance community economic recovery after a disaster. The Help Desk provides on-the-ground coordination of information among businesses, local chambers of commerce, NGOs, government responders, and disaster recovery specialists.

<http://bclc.uschamber.com/site-page/disaster-help-desk-business>

DisasterAssistance.gov

Provides information on how you might be able to get help from the federal government before, during and after a disaster. If the President of the United States makes help available to individuals in your community after a disaster, you can visit this site to apply online.

<http://www.disasterassistance.gov>

Federal and Local Emergency Management Agencies

Even the largest, most widespread disasters require a local response. Local emergency management programs are the core of the nation's emergency management system.

<http://www.fema.gov/regional-operations/state-offices-and-agencies-emergency-management>

Internal Revenue Service–Disaster Assistance and Emergency Relief for Businesses

The IRS offers audio presentations about planning for disaster. These presentations discuss business continuity planning, insurance coverage, record keeping and other recommendations for staying in business after a major disaster.

<http://www.irs.gov/Businesses/Small-Businesses-&-Self-Employed/Disaster-Assistance-and-Emergency-Relief-for-Individuals-and-Businesses-1>

Small Business Administration

The U.S. Small Business Administration provides loans, loan guarantees, contracts, counseling sessions and other forms of assistance to small businesses following a disaster.

<http://www.sba.gov/>
<http://www.sbaonline.sba.gov/services/disasterassistance/disasterpreparedness/>

Small Business Development Centers

The SBDC assists small businesses with financial, marketing, production, organization, engineering and technical problems, as well as feasibility studies.

<http://www.sba.gov/content/small-business-development-centers-sbdc>
<http://www.asbdc-us.org/>

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Feedback

IBHS welcomes your feedback and comments about the OFB-EZ recovery planning toolkit, including the usefulness of your plan when a business disruption or workplace disaster occurs. Your feedback will help IBHS improve the tool for future users, and your story may help encourage others to develop a business continuity plan. Please send any feedback to info@ibhs.org.



OFB-EZ is a program of the Insurance Institute for Business & Home Safety
Download this document at DisasterSafety.org/open-for-business