

DISASTER PREPAREDNESS FOR RESILIENCY

Tips to help businesses keep operations, property, people and finances safe



www.rbipr.org (787) 523-1592

Tip #1 Know your Risks

- Identify the hazards most likely to strike in your community and the kinds of impacts they may have.
- Flood maps are not solely reliable indicators of flood risk, get flood insurance to protect your facilities and assets.
- Download useful emergency apps: FEMA, Red Cross, weather, local alert apps.

Tip #2 Protect Your Property

- Regularly inspect your property and keep it clear of hazards such as dead trees or blocked drains.
- Regularly inspect your roof and keep it in good repair.
- Plan and assign actions your team will take to secure property such as bringing outdoor items inside, or putting up protective window coverings.
- Look into the cost and safety benefits of different protective measures for your facility, such as hurricane shutters.
- Encourage and equip your team members to be prepared at home in case of disaster.

Tip #3 Identify and Protect Vital Records

- Gather, organize, replace and/or update important documents such as: Inventory; Employee, stakeholders and customer information; Business policies; Corporation records; Legal, financial and insurance records.
- Make a backup copy you can access from outside your office such as secure cloud storage or a safety deposit box.
- Be familiar with documents you would need to apply for types of government disaster assistance, such as the SBA Disaster Loans program.

Tip #4 Create a Business Continuity Plan

- Define your goals and priorities for mitigating risks and restoring capacity after a disruption.
- Inventory critical business assets and functions; analyze how they can be potentially impacted by hazards you identified.
- Identify team member(s) responsible for creating your plan and a timeline for completion and ensure all team members are trained on plans and have current emergency contact information.
- Practice your plan.

Tip #5 Understand your Insurance & Prepare Financially

- Make an inventory of your business assets with photos, videos and records to prove ownership.
- Review your insurance policies with your agent and ask important questions about what is covered and excluded in your policy including copayments and deductibles.
- Review lease terms to identify what is covered by the landlord's insurance and what you are responsible for insuring.
- Make sure you have enough coverage or are not paying for unnecessary insurance coverage.
- Commercial property insurance DOES NOT cover flooding. Flood insurance building and contents coverage are purchased separately.
- Make sure you have enough coverage if you: incur in additional operating expenses after a disaster; need to operate out of a temporary location for an extended period of time while your facility is being repaired; have to protect your assets in the event of a lawsuit.
- Home-based businesses may need a separate business insurance policy; homeowners insurance is generally NOT sufficient for business needs.
- Plan for emergency cash and credit needs.

Additional Resources

St. Bernard Project (SBP): www.SBPUSA.org, nonprofit, disaster relief organization that has developed resources to support preparedness and recovery.

"Master Your Disaster", Business Edition (2017), author Leann Hackman-Carty. Guide that shows you how to prepare your family, business, and community for a disaster scenario.

Federal Emergency Management Agency (FEMA): www.fema.gov, has a library of information and tools available to help you identify and prepare for your risks, including information on public emergency alerts and warnings and flood hazard mapping.

Small Business Administration (SBA): www.sba.gov/disaster-assistance, SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters.

Resiliency and Business Innovation Program (RBI) www.rbipr.org an EDA i6 grantee and part of the PR Science, Technology and Research Trust that assists in identifying and conducting proof of concepts for the development of resiliency products.

Response Innovation Lab (RIL) www.prstrt.org part of the PR Science, Technology and Research Trust that assists in the development of prototypes for the improvement of disaster response.



RESPONSE
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Resiliency and
Business Innovation

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