



FEMA

Scenario 12: Small Business Preparedness Answer Key

1. While essential functions vary from business to business, it is critical to determine which are the most important. Focus your business continuity efforts on a few select functions. For example, ensure that an off-site location is selected, and that you have all employee, vendor and supply chain management contact information stored in a secure location. To learn about the six-step business continuity planning process, please visit: <https://www.ready.gov/business-continuity-planning-suite>
2. Records include the organization's business interruption, flood (if applicable), and general insurance policies, the insurance agent's name and contact information, employee contact information (both email and phone), the organization's business continuity plan, and information about the alternate site (dimensions, floor plans, etc.) to which the organization will relocate until it is able to occupy its original space. These records should be stored at an off-site location, preferably far from the primary location. Another option is to store these documents in the "cloud." Consider giving two staff members access to these records should the Chief Executive Officer become unavailable.
3. Whether through traditional media, social media or press releases, consider how the business would achieve its communication goal immediately following a disaster. Practice communication methods by simulating an email outage and implementing a call-down tree with employees. For more information about crisis communications, please visit: <https://www.ready.gov/business/implementation/crisis>
4. Share with your employees the four steps of emergency preparedness:
 - **Be Informed:** This includes learning about the hazards that may impact your community, the risks you face from these hazards, and your community's plans for warning and evacuation. You can obtain this information from your local Office of Emergency Management (OEM) or local chapter of the American Red Cross (ARC). To locate a local ARC chapter, please visit: <http://www.redcross.org/find-your-local-chapter>
 - **Make a Plan:** Now that you have learned about the types of disasters that may impact your community, prepare yourself and your family by creating a family communications plan. Discuss what to do if a warning were issued.
 - **Establish a Family Communications Plan:** Your family may not be together when disaster strikes, so plan how you will contact one another. Think about how you will communicate in different situations. To learn how to implement a family communications plan, please visit: <https://www.ready.gov/make-a-plan>.
 - **Build a Kit:** A family emergency kit should include the following items: water (one gallon per person, per day) and/or water purification tablets, a first-aid kit, a flashlight, batteries, a hand-crank/solar powered radio, nonperishable food, medications/prescription glasses, baby food, formula, diapers, cash (in small denominations), a wrench (to turn off utilities), hand sanitizer, a Mylar blanket, ear plugs, and a book and/or deck of cards. Consider having a kit for your pet(s), if applicable. More information about building a family preparedness kit may be found at: <https://www.ready.gov/kit>.
 - **Get Involved:** This includes volunteer activities in your community. Consider volunteering in Citizen Corps. The mission of the Citizen Corps program is to harness the power of every individual through education, training and volunteer service to make communities safer, stronger and better prepared to respond to the threats of terrorism, crime, public health issues and disaster



FEMA

Scenario 12: Small Business Preparedness Answer Key

of all kinds.

Flood Insurance: Also, employees should determine if they live in a flood zone and whether enrolling in the National Flood Insurance Program (NFIP) is required.

5. Include employee names and contact information (both email and phone); duplicate copies of insurance policies, along with the name and contact information of the insurance agent; and a copy of the business' Continuity of Operations (COOP) plan with information about the alternate site to which the business will relocate.
6. A **Tropical Storm Watch** is issued when a tropical cyclone containing winds of **39 to 73 miles per hour (mph) or higher** poses a possible threat, generally **within 48 hours**. These winds may be accompanied by storm surge, coastal flooding, and/or river flooding. A **Tropical Storm Warning** is issued when sustained winds of **39 to 73 mph or higher** associated with a tropical cyclone are expected in **36 hours or less**. These winds may be accompanied by storm surge, coastal flooding, and/or river flooding.

A **Hurricane Watch** is issued when a tropical cyclone containing winds of **74 mph or higher** poses a possible threat, generally **within 48 hours**. These winds may be accompanied by storm surge, coastal flooding, and/or river flooding. The watch does not mean that hurricane conditions will occur. It only means that these conditions are possible. A **Hurricane Warning** is issued when sustained winds of **74 mph or higher** associated with a tropical cyclone are expected in **36 hours or less**. These winds may be accompanied by storm surge, coastal flooding, and/or river flooding. A hurricane warning can remain in effect when dangerously high water or a combination of dangerously high water and exceptionally high waves continue, even though winds may be less than hurricane force.

A **Coastal Flood Advisory** is issued when **minor or nuisance** coastal flooding is occurring or imminent. A **Coastal Flood Watch** is issued when **moderate to major** coastal flooding is possible. Such flooding would potentially pose a serious risk to life and property. A **Coastal Flood Warning** is issued when **moderate to major** coastal flooding is **occurring or imminent**. This flooding will pose a serious risk to life and property.

A **Flood Watch** is issued when conditions are **favorable** for flooding. It does not mean flooding will occur, but it is possible. A **Flood Warning** is issued when flooding is **imminent or occurring**.

More information about National Weather Service (NWS) terminology may be found at: <http://www.weather.gov/lwx/WarningsDefined>.

Determine if your business is in a flood zone and whether flood insurance is required. For information about flood risk, please visit: <https://msc.fema.gov/portal/home>. Ensure that all exits are clearly marked and that strobe lights and public announcement systems are working properly.

7. Addressing the requirements of those with Access and Functional Needs (AFN) throughout the entire business continuity planning process is required by law. Information about these regulations may be found at: <https://www.ready.gov/lawsAuthorities>. Be sure to provide a list of employees who have identified themselves as having Access and Functional Needs (AFN) to the organization's fire safety warden and to the local police and fire departments.
8. A good safety plan includes evacuation, sheltering, shelter-in-place, and lockdown as potential



FEMA

Scenario 12: Small Business Preparedness Answer Key

protective actions. For **evacuation**, you should follow these steps:

- Check to see that there are at least two exits from hazardous areas on every floor of every building.
- Walk around the building and verify that exits are marked with appropriate signs and there is enough lighting so that people can safely travel to the exit.
- Enter every stairwell, walk down the stairs, and open the exit door to the outside. Continue walking until you reach a safe place away from the building. Consider using this safe area as an assembly area for evacuees.
- Appoint an evacuation team leader and assign employees to direct evacuation of the building. Assign at least one person to each floor to act as a “warden” to direct employees to appropriate exits. Assign a backup warden in case the first person is unavailable or if the floor is very large.

Sheltering:

- If a tornado warning or other disaster is imminent, a distinct warning signal should be sounded, and everyone should move to shelter in the strongest part of the building. Shelters may include basements or other interior rooms with refined walls.
- Evaluate potential shelters and determine to see if they can fit all the employees.
- Tune in to weather warnings broadcast by local radio and television stations and subscribe to free text and email warnings.

Shelter-in-place:

- If you are required to shelter-in-place, it is a good idea to move all employees to the core of the building. Warn anyone working outside to enter the building immediately.
- Move everyone to the second and higher floors in a multistory building and avoid the basement if possible.
- Close exterior doors and windows and shut down the building’s air ventilation system. Have everyone remain sheltered until public officials broadcast that it is safe to evacuate the building.

Lockdown:

- If violence in the workplace occurs via an Active Shooter, every employee should know to hide and remain silent. Employees should seek refuge in a room, close and lock the door, and barricade the door if it can be done quickly.
- Employees should be trained to hide under a desk, in the corner of a room, and away from the door and windows.
- Multiple people should be trained to broadcast a lockdown warning from a secure location.