Disaster Preparedness Plan

A Special Loss Control Publication from Great American Insurance Group

Updated May 2021

GREAT AMERICAN INSURANCE GROUP

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Safeguarding Your Investment

Disasters that threaten a business can happen anywhere at any time. Sometimes damage is isolated. A frozen pipe that bursts on a weekend might not be detected until you open for business on Monday morning; long after the resulting flood has destroyed inventory, equipment, floors, and walls. In various parts of the country there are hurricanes, floods, tornadoes, blizzards, damaging hail, wildfire, and earthquakes. Some disasters can be unpredictable, others preventable. It is important to be prepared, so you can safeguard your investment.

Leadership and Commitment

The following are good reasons to invest in a preparedness program and Business Continuity Plan.

- Customers expect delivery of products or services on time. If there is a major delay, customers may go to a competitor.
- Larger businesses are asking their suppliers about preparedness. They want to be sure that their supply chain is not interrupted. Failure to implement a preparedness program risks losing business to competitors who can demonstrate they have a plan.
- Insurance is only a partial solution. It does not cover all losses and it will not replace customers.
- Many disasters may overwhelm the resources of even the largest public agencies. Also, they may not be able to reach every facility in time.
- News travels fast and perceptions often differ from reality. Businesses need to reach out to customers and all other stakeholders quickly.

Many risks cannot be insured, so a preparedness program may be the only means of managing those risks. Some risks can be reduced by investing in loss prevention programs, protection systems, and equipment. An understanding of the likelihood and severity of the risk plus the costs to reduce the risk is needed to make decisions.

Funding

Money invested in a preparedness program can pay big dividends if an accident occurs. Consider the benefits of a fire being controlled quickly, immediate medical assistance that saves an injured employee, or a recovery strategy that enables continued customer service. Spending funds prudently on preparedness can pay back multiple times when measured against the potential for damage to equipment, facilities, loss of staff, lost customers and lost revenue.

Business Continuity Planning

A business continuity plan is a practiced plan for how an organization will recover and restore its operations in the event of a disaster.

Your plan should focus on three categories of protection to help you survive a disaster event:

- Your human resources
- Your physical resources
- Your business operation

Choose Your Team

Before you proceed, decide if you would like others to work with you on this plan:

- If you have 5-10 employees, you may ask one or two of them to help.
- If you have more than 10 employees, you may want to form a team, perhaps with representatives from each department.

Others who might help you are your accountant, attorney, payroll company, human resources contractor or other individuals and companies that are knowledgeable about your business.

If you decide to create a business continuity plan for each department, be sure one person reviews the plans for duplication of content and consistency.

Review Your Insurance

It is critically important that you protect your base assets with adequate insurance to cover your place of business, your contents and your inventory with adequate insurance.

Review your current policy with your agent. Most policies do not cover flood or earthquake damage, and you may need to buy separate insurance for them.

Consider business income interruption and extra expense insurance. Even if you close your doors for just a few days, the impact on your revenues and net income can be substantial. While you are closed to customers, they will go elsewhere and they may take their time finding their way back to you again. As your revenues decrease, you will have both ongoing and new expenses. That combination can be impossible to handle without business income and extra expense coverage.

Other Things To Consider

Employees and Independent Owner Operators (IOOs)

Your employees and IOOs are your most important assets. As an employer, you will want to know whom to contact should any of them become injured or sick on the job or if employee or IOO cannot leave the workplace following a disaster. Having appropriate contact information on file will enable you to contact employees and IOOs at all times to inform them about the status of the business operations, where to report, and what to do.

Since your business cannot resume operations unless employees are able to return to work, you might want to consider:

- Alternate forms of transportation for employees (e.g. carpooling)-determine if any employee has a four-wheel drive or van that could be used.
- Provision of emergency housing for displaced employees.
- Addressing immediate needs of your employees, including short-term financial aid.
- Childcare at your primary or alternate site (be sure to plan ahead with public officials to meet any regulatory requirements).
- Insurance considerations for all of the above before prior to implementation.

Payroll continuity is a key to continued loyalty of your employees. It helps them handle disaster-related personal problems at home and meet their personal financial obligations. You may want to establish a company-wide policy for:

- Direct deposit of paychecks for all personnel.
- Overtime pay during disaster
- Continued pay even if your business is not operational

Plan ahead if you know you will have to deal with security /access issues for your primary or alternate site. If employees need badges or security clearances, be prepared.

If your employees need special licenses for their work, (e.g. to move or operate equipment), be sure you have a system in place to get/replace them.

Suppliers/Vendors

Disasters can disrupt the flow of supplies and the ability to deliver goods and services. Your ability to resume operations relies on the ability of your suppliers to deliver what you need on time. To encourage the continuity of the supply chain, there are several things you can do:

- Be sure your principal and alternate suppliers are not all in the same geographic location as you.
- Ensure that your pre-qualified, critical suppliers of services and materials will be available to you when you need them. This could include requesting or requiring that a critical supplier have a mutual aid agreement in place with a similar company to fulfill its commitments, should its normal business functions be interrupted.
- Establish a notification list and notification procedures.

Take care of credit checks, purchase accounts and other vendor requirements in advance so the vendor can ship replacements immediately.

- Have back-up vendors and shippers in place just in case your primary ones are disabled.
- Establish relationships in advance and maintain them.
- Place periodic orders so they consider you an active customer when you need them.
- Make list suppliers/vendors you can use for your miscellaneous needs at a recovery location, such as office supplies, file cabinets, office furniture, etc.

Key Contacts

Maintain a key contacts list. Key contacts consist of those you rely on for administration of your business, such as your bank, creditors, customers, insurance agent, accountant, etc. They also include services in the community you need to help resume operations, such as utilities, emergency responders, media outlets, and other businesses. You should have a well-established liaison with municipal authorities, utilities, and other service providers before disaster strikes.

Your key customers are an essential part of your contact list as your economic recovery depends on keeping your customers or clients, or adapting to the changed environment to get new ones.

You will need to determine whether your customers are impacted by the disaster. If you

cannot meet your customers' needs due to your own business interruption, or if they can easily replace your product or service elsewhere, you may lose customers. This demonstrates the importance of communication before a disaster to build customer loyalty and to inform them about your preparedness for a disaster.

After an event, it is important to keep customers informed about the status of their product or service, delivery schedules, etc., or to develop alternative arrangements.

Business Functions

Whatever the cause of your business interruption, your ability to address the consequences could make the difference between survival and closure. Identify which business functions you would classify as high priority, medium priority, and low priority.

Some time-sensitive and critical administrative business functions are the following:

- Recovery location set-up
- Payroll
- Insurance claims- (filing your claim, following up)
- Regulatory requirements (e.g. time sensitive reports)
- Debt obligations (bills due)
- Accounts Receivable
- Communications-(internal and external)

Another way to think about your key business functions is to ask yourself, “What if I lose or do not have access to the following:”

- Facilities/buildings
- Contents/Inventory
- People (employees, customers)
- Vital records
- Equipment
- Utilities
- Support systems (computers / networks, communications, transportation)
- Suppliers

Recovery Location

- Do you have other facilities or branch offices where you could resume some or all your operations?
- What arrangements will you have to make ahead of time to utilize one or more of these locations?

If you are location dependent, do you plan on resuming operations as soon as possible from your primary site?

As you select your recovery location:

- Consider a site that is not on the same electric power grid.
- Factor in the ability of your vendors / suppliers to quickly transport critical items such as computers, inventory, and equipment to your recovery location
- Keep an extra supply of hard-to-replace parts or essential items on hand, and consider storing them in a place that is not vulnerable to disaster offsite
- Work with vendors/suppliers in advance to assure a secure supply of what you will need.

If you hope to retrieve items from or recover at your primary location, plan ahead for any special security/access control procedures, such as ID badges. Leave keys and alarm code(s) with a trusted employee or friend, in case you may not be able to get to your business quickly after an emergency.

If your business site suffers damage, you may need to contact an industrial clean-up service and /or a security service to protect your property. Be sure to consult with your insurance agent about proper steps and documentation requirements.

If you rent your primary location space, review your lease for disaster provisions, including who is responsible for what in case of a disaster event. You may want to add a clause that allows you to get out of the lease in 30, 60, or 90 days if damage is not repaired satisfactorily.

Vital Records

Your business cannot operate without its vital records. The following questions may help you determine what records need to be backed up and maintained off site and /or in storage:

- Is the record required for business success?
- Is it required for legal reasons?
- Is it required for a regulatory agency?
- Is it required to support recovery efforts?

If you answered YES to any of the above, then answer the following:

- Is it impossible to re-create?
- Are copies unavailable at a remote location?

If you answered YES to either one of the last two questions, consider the record vital. It should be duplicated and included in recovery inventories.

Examples of vital records include employee data, payroll, financial records, strategic plans, production records, customer lists, inventory lists, building plans/blueprints, leases, insurance records, and research data. You can determine which of these is necessary to have available to perform the critical business functions you have identified. You will likely identify other vital records that are particularly critical to your business' survival.

Store a copy of all vital records on site and a second in a safe off-site location. Some experts recommend safe off-site locations be at least 50 miles away. Make it a critical part of your routine to regularly back up files.

Insurance Claims

To help support your insurance claims, you should have the following information available:

- Historical sales records
- Income and expense information, profit and loss statements, income tax forms, and financial audit information.
- Other business records that could assist in projecting what your profits would have been had your business not been interrupted
- Receipts for equipment, inventory, and other insured items
- Records of extra expenses incurred after the disaster
- Take "before" photos of inventory projects, tools and equipment, business and personal property.

Critical Communication

Seamless communications with your employees, suppliers / vendors, key contacts and customers is important. Your em-ployees will want to get updated information about when and where they should report to work and the status of recov-ery. You can set up a special telephone number or out-of- state message line or contact person. An out-of-state number may be more accessible than in-state numbers depending on the type of disaster.

You will also need these numbers so you can communicate with your suppliers / vendors to keep them informed about your status and future plans.

Consider alternative forms of communication should phones not be working, especially to keep in touch with your employees. In anticipation of a break in all phone service, including cell phones, you could invest in some simple two-way radios and pagers that just send signals to each other. Another alternative is to have designated people meet at a prearranged location, assuming it is accessible.

Communication reminders:

- Landline phones where the handset is connected to the base will more likely work during a power failure.
- Cordless phones rely on electricity on site and may be useless.
- Cell phones may work if cell towers care still functional, but often system over-load causes lost connections.
- Surge protection for all computer and phone equipment can prevent a power surge through a power line, which can destroy computers. You may want to invest in a battery backup with a surge protector.

You should create a laminated list of all critical phone and fax lines, enter what each is used for and think about whether it is essential that this number be continuously available. Then, select a solution for how to keep the number operational or an alternative to meet the need. Also, consider listing all these numbers in your cell phone to have them available.

Supplies

Supplies include any essential items to keep your equipment or work processes functioning. Plan ahead with your vendors to determine costs and delivery times for these essential items and parts. Include sufficient space at your recovery site for storage. In addition, consider storing some essential supplies in an accessible place outside your building, in case you need them immediately and cannot gain entry to your building.

Equipment / Machinery / Vehicles

When you know that a storm such as a hurricane or flood is coming your way, move your vehicles to an area of safety should time and location permit so they will not get damaged. Explore rental options to replace damaged equipment or machinery during the time it is being repaired or replaced and request written estimates of rental, set-up, shipping costs and delivery times. This is especially important if you rely on equipment that is highly specialized, or difficult to replace.

Consider special protection for key tools or small equipment, such as storage in foam-padded storage containers when not in use, preventing damage by accident, or during a disaster event. Additional protection for larger, valuable, hard to replace equipment or machinery is also advisable.

Check your contents insurance to determine whether it covers replacement cost of critical equipment or machinery.

Computer Equipment and Software

Most businesses are dependent on computers, utilizing desktop and laptop computers plus computer networks to conduct business. Be sure your computer security is current. Consider utilizing the services of a data center and disaster recovery facility where your data is backed up on a regular basis and available to you if your normal business operations are interrupted.

When there is sufficient warning about an event, such as a hurricane, you might decide to move some of your computer equipment and software to a safe place, so that it could be utilized at your recovery location. In addition, you could require that all employees take their laptops with them, in order to provide the option to work from home or at a recovery location.

Some disasters occur without warning, so it helps to have alternatives available.

Other reminders:

- Keep a backup copy of your computer's basic operating system, boot files, and critical software, and be sure you have copies of your operations manuals.
- Maintain an up-to-date copy of computer and internet logon codes and passwords.
- Make arrangements with computer vendors to quickly replace damaged vital hardware and software, and /or to meet your needs at your recovery location.
- Request written estimates for rental or purchase, shipping costs, and delivery times, if relevant. Elevate computer equipment normally stored on the floor and secure in place when flooding is a possibility.

Emergency Plans

Meet with your employees at least once a year to review emergency plans. Make sure they know how to safely evacuate the building in an emergency and how to protect themselves and your customers in case of any disaster. Consider First Aid, CPR and other emergency training.

Perform mock disaster drills. In addition to ensuring that employees know how to safely evacuate the building, make sure they know where to meet , to whom to report, when to leave the designated meeting area, and how or where to make contact should they fail to get to the meeting place.

Designate one employee from each work shift to be safety coordinator.

List emergency phone numbers-such as fire department, police department, ambulance service, emergency management agency in a highly visible place.

Weather Specific Considerations When Planning For Disaster Recovery

Windstorm Areas (Hurricane, high wind, tornado, etc.)

Consider the following if your business is located in windstorm-prone areas:

- A roof in good condition has all metal flashing secured to the structure and is free of rust, preventing uplift and peeling of roof coverings. Roof coverings should be secure and show no signs of weather damage (cracking, rust, punctures, etc.). All vents and other roof penetrations should be flashed and sealed, and all roof equipment should be bolted down. The roof drainage system should work properly. Clear loose and clogged rain gutters and downspouts.
- Follow the manufacturer's specifications for proper securement.
- On asphalt shingle roofs, check for shingle tabs that overlap and adhere to the shingles below. Repair loose shingle tabs.
- If you have a low slope roof ("flat roof"), and /or a steep slope roof with any kind of roof covering other than asphalt shingles, have a roofing consultant evaluate your roof's condition to determine if there is a need for repair or replacement.
- Roof-to-wall straps, brackets, or other connectors that attach each rafter or roof truss (whether wood or light framed steel) to the wall, can help keep the roof from blowing off the building.
- Carports, canopies, and/or overhangs should be secured to the structure with rust-free anchors and tightened bolts/nuts.
- Signs, vent stacks, rooftop mechanical equipment and other vertical projections should be secured to the structure or the site foundation with rust-free anchors, tightened bolts/ nuts, guy wires, or other structure methods. Do not use sheet metal screws alone.
- Exterior windows and doors should have a minimum design pressure rating of 50 lbs. per square foot. Look for a label or sticker in the corner of the glazing or inside the frame itself or contact the window/door manufacturer.
- Exterior doors should have a deadbolt and be supported by at least three hinges. In general, the more hinges your doors have, the more wind resistant they are. A deadbolt latching mechanism adds to wind resistance and security.
- Exterior double doors should have fixed head and foot bolts on the inactive door, or another method of securing the door, such as locking it into a mullion/center post.
- Install impact resistant windows and doors.
- Add an exterior lighting protection system. Look at your roof to see if there are metal rods or probes. The lighting protection system needs to be securely anchored on the roof. Otherwise it may whip around in a storm and damage the building.
- Surge protectors should be on all computer systems, telephone lines, and other electronic systems, to protect against lightning damage that often occurs in windstorms.
- Anchor any above ground tanks.
- Park fork trucks or other heavy items behind overhead doors for protection against failure.
- Securely anchor equipment that is on the roof. Additional strapping and/or fasteners should be installed
- Plan to bring in all outdoor furniture, decorations, garbage cans, and anything else that is not tied down.
- Install a generator for emergencies.
- Learn community hurricane evacuation routes and how to find higher ground.

Flood Areas

The National Flood Insurance Program (NFIP) has established maps called Flood Insurance Rate Maps (FIRMS) that indicate the magnitude and severity of flooding. There are three generic groups of flood zones. They are V zones and A zones coastal, and A zones non-coastal. They are all special flood hazard areas. You may also contact your city, town, or county to review a print map, or speak with your insurance agent or regional Federal Emergency Management office to determine if you are in a flood zone.

Check for:

- Whether your business is located in a Special Flood Hazard Area-V Zone, Coastal A Zone or Non-Coastal A Zone. Flood zones are geographic areas that the Federal Emergency Management Agency (FEMA) has defined according to varying levels of flood risk. Each zone reflects the severity or type of flooding in the area. If you are in a flood zone, what is the base flood elevation (BFE) or design flood elevation (DFE) at your location? Contact your local building or planning department for this information.

  BFE: _____ DFE: _____

- The (BFE) is the elevation shown on the (FIRMs) developed by FEMA This flood elevation is the elevation that has a 1 percent chance of being equaled or exceeded in any given year (100-year flood).
- The (DFE) is the locally adopted regulatory flood elevation. The DFE is always greater than or equal to the BFE.
- Go to http://www.fema.gov/fema/csb.shtm, click on your state and you will see a list of participating jurisdictions in the (NFIP). If you are in a Special Flood Hazard Area, ensure that electrical, plumbing and Heating/Ventilation/Air Conditioning (HVAC) equipment are installed above the flood elevation applicable at your location. Examples of plumbing equipment include water heater, pump and all piping system openings for the water and sewage systems, including openings for toilets, sinks, showers, tubs, etc. Electrical equipment refers to the entire electrical system, including the power supply, circuit breaker, all wiring and outlets, and any electrical appliances that are more or less stationary and permanent. HVAC equipment includes the condensing unit, air handler, furnace and all ductwork. Electrical, plumbing and HVAC equipment installed above the base flood elevation, or better yet, the design flood elevation, is most likely to survive a flood.
- Changing weather patterns, erosion, and development can affect floodplain boundaries. FEMA continues to update flood hazard maps for each community and for properties located in it. In order to see the latest update for your specific area, go to www.ready.gov/floods which is part of the FEMA website.
- If you are in a Coastal A Zone or V zone, which are high risk areas, make sure that you have an open foundation (piles, piers, etc.) or breakaway wall system designed by a registered professional engineer for any portions of the building below the BFE. These will allow the floodwaters to go through.
- In both Coastal and Non-Coastal A Zones, both high risk, there should be a minimum of two openings on multiple walls of each area. This means that the there should be two openings on one wall and two openings on an opposite wall for each enclosed area. The flood vents should be located 1 foot above grade and with at least 1 square inch of opening for each square foot of enclosed area. Flood vents are openings in a wall that allow floodwaters to freely enter and exit the foundation.

- Fill sandbags in advance of flood and have them readily available.
- Install flood gates.
- Raise critical equipment off floors.
- Cover essential equipment with tarps.
- Make sure MSDS sheets are current.
- Make sure that all non-critical, nonessential, and sensitive electrical equipment is deactivated before a storm.
- Contact your gas utility company to determine if you should turn off gas valves.
- Keep chemicals and fuel away from flooding. Make sure that any chemicals that have adverse reaction with each other or water are isolated, removed, or neutralized.
- Pre-plan evacuation routes. Check with your state's Department of Transportation or Office of Emergency Manage-ment website to find routes near you.
- Move vehicles away from the coastlines and out of the path of a storm if possible.
- Move vehicles to higher ground if there is flooding or a flood warning.
- Never drive on flooded roads or through floodwaters.
- Do not park in low-lying areas; avoid parking vehicles near potential falling objects such as trees, power lines, etc.
- Cancel or reroute trips to avoid unsafe areas.
- Ensure vehicles have fuel due to potential fuel shortages.

Wildfire Areas

Wildfire danger occurs where there is a wild land/urban interface meaning where buildings are nestled among trees and other combustible vegetation such as grasses, brush, and shrubs. Determine how much you are at risk by reviewing the factors listed below.

Your risk is highest if:

- There is a history of nearby wildfires.
- You are in a climate of a dry season of more than 3 months.
- There is a wild land within 100 feet of your building.
- There is steep forested terrain with grades that average over 20 percent in any direction from the building.
- There are other fuel sources (wood piles, brush, furniture) less than thirty feet from your building.
- You are in a rural area.
- The nearest fire hydrant is over 500 feet away. Ideally, the nearest fire hydrant should be less than 300 feet away. If there are no fire hydrants in the area, firefighters must truck in water or pump it from a pond or other water source. This results in the building having a higher fire risk.
- There is limited access for fire trucks.

Check for:

- "Survivable" space around the building. This is space that is cleared of brush and other fuel sources and maintained so that a wildfire will not spread to the structure. The survivable space recommendations are: 30 feet in low risk fire areas, 50 feet in moderate-risk areas and 100 feet in high risk areas. Survivable space should be increased on any side where there is a downward slope away from the building, and if the exterior of the building is combustible.
- Eaves enclosed with fire resistant materials and screens over soffit vents. Fire resistant materials include aluminum or other metals or plywood ½ inch or greater thickness.

- Exterior walls covered with a non-combustible siding / veneer. Examples of non-combustible siding include stucco, brick veneer, and concrete block.
- A monitored smoke alarm system, to automatically alert the local fire department if fire breaks out.
- A fire sprinkler system to automatically start fire suppression.
- Underside of above ground decks and balconies enclosed with fire resistant materials. Examples of fire resistant materials include aluminum, stucco, brick veneer, concrete and plywood greater than ½ inch thick.
- Access route with a minimum width of 12 feet with at least 13.5 feet of vertical clearance.
- Know your community's local evacuation plan and identify several routes for your location in case roads are blocked
- Relocate vehicles to the closest safe haven
- Cancel or reroute trips to avoid unsafe areas.
- Ensure vehicles have fuel due to potential fuel shortages.

Earthquake Areas

While earthquakes are believed by some to occur only on the West Coast, there are actually 45 states and territories throughout the United States that are at moderate to high risk for earthquakes including the New Madrid fault line in central USA.

Before an earthquake check for the following to protect your employees, customers, and visitors as well as your building:

- Windows, skylights, and doors with either tempered glass or safety film applied on the interior side of the glass, to reduce the chances of the glass shattering.
- Natural gas lines with flexible connections and an automatic shut off valve. A flexible gas line is not rigid. It is made of a material such as rubber or plastic that you can bend yourself. This reduces the chances of the line rupturing, resulting in a fire. The automatic shut off valve is normally installed near the gas meter.
- Flexible supply line to toilet (s).
- Flexible couplings on fire sprinkler systems.
- Major appliances, such as boilers, furnaces, and water heaters braced to the wall and /or floor such that the appliance will not overturn or shift in the event of an earthquake.
- Hangers (usually strips of sheet metal or stiff rods) less than 12 inches long that support your mechanical and plumbing systems. Longer hangers may allow too much sway during a tremor.
- Computer and other electronic equipment secured to the floor or desk with braces, Velcro, or some other means of attachment so it will not overturn.
- Suspended ceilings braced to the structure to limit the amount of displacement during an earthquake.
- File cabinets with locks or latches that must be released manually in order to open the drawers. Locks or latches will keep cabinet drawers from swinging open during an earthquake and spilling contents.
- Cabinets, bookcases and storage racks secured to the walls and / or floor, to keep them from tipping over.
- Place large or heavy objects on lower shelves.
- Repair defective electrical wiring and leaky gas connections. These are potential fire hazards. Get appropriate professional help. Do not work with gas or electrical lines yourself.
- Store flammable products securely in closed cabinets and on bottom shelves.
- If you are in an earthquake area, consider adding earthquake coverage to your insurance policy.

Freezing Areas

If you are located in an area susceptible to freezing, check for:

- A secondary moisture barrier that extends from the edge of any eaves to at least 24 inches beyond the inside of exterior walls, if the roof is sloped. Heat that escapes into the attic space warms the underside of a sloped roof, causing snow to melt and refreeze when it reaches the roof eave, outside the area of warmth. Moisture barriers prevent melted snow that backs up underneath the roof covering from entering the building.
- No attic or mechanical room with heat sources directly under the roof. Heat sources directly beneath a roof can cause ice damming and water backups.
- Attic penetrations properly insulated, sealed, weather-stripped or casketed to prevent heat intrusion into the attic.
- Access doors to attic space or mechanical room properly insulated, sealed, weather-stripped or casketed to prevent heat intrusion into the attic.
- Insulation installed over water or sprinkler supply piping located in exterior walls, unheated drop ceilings, or other unheated spaces, to prevent frozen or burst pipes.

Salvage And Actions To Prevent Further Damage Following An Incident

Separating undamaged goods from water-soaked goods is an example of salvage. Covering holes in a roof or cleaning up water and ventilating a building are also part of property conservation. The property conservation plan should identify the resources needed to salvage undamaged goods, make temporary repairs to a building, clean up water, smoke and humidity, and prepare critical equipment for restart.

Resources for property conservation include the following:

- Water vacuums and tools to remove water
- Fans to remove smoke and humidity
- Tarpaulins or plywood to cover damaged roofs or broken windows
- Plastic sheeting to cover sensitive equipment

Compile an inventory of available equipment, tools, and supplies and include it with the Business Continuity Plan. Identify precautions for equipment exposed to water or high humidity and procedures for restarting machinery and equipment. Identify contractors that may be called to assist with clean up and property conservation efforts. Keep in mind that com-petition for contractors, labor, materials, and supplies prior to a forecast storm or following a regional disaster may be intense. Plan ahead and secure contractors and other resources in advance.

Be certain to contact your insurance carriers as soon as a loss is identified, before beginning repairs if possible.

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