



Work Together to Get Prepared

Year-end is a good time to reflect on the critical role employees play in the success of your business and find additional ways to incorporate them into the business continuity planning process. Employees invested in the planning process will be more equipped to assist with recovery in the event of a natural or manmade disaster or other types of business interruption. Communicate your expectations about what needs to be done should disaster damage the places where employees live and work. Use this opportunity to provide them with useful information about how they can strengthen their homes and communities against these risks.



IBHS offers the following guidance about how to fully integrate the human factor into disaster preparedness. Employees, a small business' most important asset, can often be overlooked in disaster planning. Business continuity planning tends to focus on operations, infrastructure, information technology and security without always adequately considering the impact on employees. This can downplay their contribution to the business' recovery following a natural disaster or other loss.

Yet, the employee's role in a disaster is critical especially since damage from a major disaster may be widespread to include commercial establishments, employees' homes and community infrastructure and services upon which many rely. Employees may be faced with difficult choices between business needs and personal obligations following a major disaster, which could impact employment responsibilities.

THE HUMAN FACTOR: BACKBONE OF SMALL BUSINESSES

Understanding and acknowledging risk, deciding to do something about it, and building employee buy-in and commitment are all people-centric undertakings. Fully integrating the human factor into disaster preparedness includes effectively building employee confidence that their employer truly understands and values their contribution and takes their needs into account. All of this will contribute to the success of a disaster preparedness and business continuity plan, recovery following a major interruption, and employment stability, all of which are critical factors in employee loyalty and long-term profitability.

COMMUNICATIONS PLANNING - EMPLOYEES WANT TO KNOW, "WHAT DO YOU EXPECT OF ME?"

- **Employee Handbook:** Incorporate discussion of the business' plan for emergency response and business continuity, as well as expectations of employees.
- **Employee Orientation:** Incorporate expectations of the employee during and following a business disruption; additionally, explain how your plan supports employees at this critical time.
- **Solicit Feedback:** What do employees think would work best in a disaster situation? Have any employees been exposed to a previous disaster with a previous employer? If so, in their experience, what worked and what did not work?
- **Staff Meetings:** Periodically include information about the business continuity plan and expectations of employees. To heighten awareness and understanding, provide a brief checklist of possible impacts from various scenarios depending on the location, e.g., a hurricane on the coast.
- **Awareness, Education and Exercises:** Educate employees on the emergency response and business continuity plan and train them in their areas of responsibility. Active participation in evacuation drills and periodic tests of the plans, ranging from "table top" to full scale exercises, are essential to determine what works, what needs to be fixed, and to maintain the plan. Without practice, employees may panic, which would be harmful to their safety, and possibly others.

- **Training:** Consider sending one or more employees for community emergency response team (CERT) training, which includes basic emergency response skills.

PREPAREDNESS AT HOME

Most certainly, your employees will consider their families as their first priority in time of a crisis or disaster. Therefore, it is imperative that business owners encourage employees to have an emergency preparedness plan for their families, including creating contact lists for family members, establishing a communications plan and assembling an emergency kit. Teach your employees about protecting and strengthening their homes to withstand the effects of natural hazard events to which they are exposed by visiting www.disastersafety.org.

CRISIS COMMUNICATION PLAN

Recognizing that a thorough business continuity plan includes crisis communications with a wide range of parties (e.g., suppliers and vendors, customers, business partners, media), the focus here is on employees.

- **Employee contact information:** Maintain current contact information for employees, including multiple ways to reach them – e.g., land line, cell phone, text messaging, e-mail, in-state and out-of-state points of contact. This information could be used for a call tree or an outsourced emergency notification system.
- **Website or toll-free telephone number:** Set up a website or Intranet site where information can be regularly updated for employees – e.g., who reports to work, where and when to report, where employees should direct questions, and when and where more details on the incident will be available. Also, provide capability for employees to enter their status, availability and needs.
- **Using personal Facebook and Twitter accounts:** Utilize these social media tools to keep in touch and to monitor local conditions. This communication can be a two-way street, where employees are monitoring conditions near them that may affect their capacity to fulfill their responsibilities.
- **Emergency wallet cards:** Develop and distribute wallet cards that include emergency information specific to the business.

PERSONNEL POLICIES

Develop personnel policies ahead of time that address pay/benefits/aid to employees. In the long run, it is more cost effective to keep your current employees than to hire and train new ones. Clearly communicate these policies to employees.

- If the business is temporarily closed, will some or all employees continue to be paid? For how long?
- May employees draw on their sick and vacation time without restriction?
- Will the business provide cash advances, payroll-check cashing services, and employee loans?
- Have alternatives in place to deal with employee availability issues.
 - Cross-train employees for key tasks.
 - Have a signed contract for temporary hires.
 - Make provisions for employees to work from home where feasible.



Building a business continuity plan now can save you valuable time during an emergency. Use IBHS' [Open for Business® toolkit](#) to create a plan today.

EMERGENCY RESPONSE WHEN THE EVENT OCCURS

The safety of employees and visitors is a business owner's first responsibility. Knowing where each employee is and how to contact them is essential, as well as the presence of any visitors to the building. For disasters where warnings are available, it is likely that many businesses will have closed their doors and sent employees home; however, disasters can occur without warning, and there also are some situations where employees are considered essential and must stay on site. In that case, employer responsibilities include:

- Clear procedures for evacuation
- Accounting for each person
- Provision of emergency supplies if employees must stay on the premises – e.g., first aid kit, bedding, non-perishable food items, bottled water
- Emergency care before professional help arrives



In case of a sudden emergency, be sure to have necessary supplies readily available if employees are forced to stay on the premises.

BUSINESS OPERATIONS RESUMPTION AFTER THE EVENT

Communicate with employees about when they are expected to return to work and where they should go (e.g., an alternative location if their regular worksite has been severely damaged). Be as flexible as possible to respond to employees' personal situations following a disaster; this can be a great morale booster and a key to continued employee loyalty.

Based on a pre-determined company policy, coordinate employee assistance for those most impacted by the event. The assistance could include emergency food, emergency cash, payroll advances, transportation assistance, or help finding temporary housing and/or child care.

Recognize that meeting some basic "comfort" needs can be an incentive for employees to come to work, e.g., air conditioning provided by a generator; food; water – all of the things they may not have at home.

Focusing on business-as-usual may be difficult for employees. While returning to work is a necessary step, business owners should be sensitive to employees' emotional needs and reactions as they go through the various stages of coping with a disaster.

When the worst is over and things have settled into the new normal, meet with your employees to determine lessons learned and how to improve the process for future events. This is an excellent opportunity to get your employees involved; allowing your employees to provide their input will make them feel they are being heard.

CONCLUSION

A business' ability to survive and thrive after a disaster is dependent upon the human factor in all aspects of planning, response and recovery. Helping your employees prepare for disaster will, in turn, prepare them to return to work faster and help your business restore to normal more quickly and efficiently.