

# What should I do to prepare my business?

A hurricane or other major disaster could shut down your business for weeks. It is critical to plan ahead for a possible evacuation and determine how your business would recover in the aftermath of a catastrophe.

## Sign up for emergency notifications

- Sign up for emergency notifications and other news from Pinellas County Economic Development at [www.pced.org/subscribe](http://www.pced.org/subscribe).
- Make sure members of your workplace are signed up for Alert Pinellas, [www.pinellascounty.org/alertpinellas](http://www.pinellascounty.org/alertpinellas).

## Get help with business disaster planning

You can get help preparing a comprehensive business continuity, emergency preparedness and disaster recovery plan at no cost. Schedule an appointment with the Florida Small Business Development Center at Pinellas County Economic Development at [www.pced.org/sbdc](http://www.pced.org/sbdc).



## Steps to prepare your business

- Assess your risk—internally and externally—especially your business' evacuation zone. (See page 3)
- Analyze your critical business functions.
- Plan for an alternate location; expect to work with limited or no water, sewer or power for at least two weeks.
- Communicate your disaster plan to employees; specifically, when you will shut down operations and send them home, as well as your plans for reopening and your expectations of them.
- Consider supply chain preparedness.
- Back up your data and practice restoring your technology.
- Create an employee, vendor and key client communication plan; share this plan and test it with your employees.
- Assemble an emergency kit.
- Review your business insurance coverage. Does it include business interruption coverage that would compensate you for lost income if your company is unable to operate because of disaster-related damage? If not, talk to an agent about whether this coverage is a good option for you.
- Keep cash on hand in the event you must work without electricity.
- Secure your building as a storm is approaching.
- Turn off electricity, water and gas if your business is in an area being evacuated.
- Prepare a Go Kit with key contacts, insurance policies, important documents and a photo inventory of the interior and exterior of the business.
- Consider making your business a host home shelter for employees if you are located outside the evacuation zone. (See page 6.)

## ID for re-entry

- Business owners and critical employees will need identification such as an employer-issued photo ID or corporate placard to gain access to their facilities in a disaster area.
- Business owners should also be prepared to show a license, utility bill or lease document with the property's address.
- Provide staff with an emergency personnel list on company letterhead, including contact information. State the need for early access and the forms of identification your company has provided to key personnel.
- Barrier island business owners need an Emergency Access Permit to re-enter after a mandatory evacuation. (See page 13.)

## Business go kit

- Key contact list—employees, key customers and clients
- Insurance policies and agent contact information
- Backup files/drivers for electronic data
- Copies of contracts, plans, etc.
- Photo inventory of business inside and outside
- Property management contacts and repair vendors

## Loan assistance to get back to business

### SBA disaster loans

Once a disaster has been declared, the U.S. Small Business Administration provides low-interest disaster loans to businesses of all sizes, private non-profit organizations and even homeowners and renters. SBA disaster loans can be used to repair or replace real estate, personal property, machinery and equipment, and inventory and business assets. For more information, visit [www.sba.gov](http://www.sba.gov).

### Bridge loans

Should disaster strike, Pinellas County Economic Development will help businesses apply for Florida's emergency bridge loan program. This program provides a source of expedient cash flow to businesses impacted by a catastrophe so they can begin repairs and replace inventory. For more information, visit [www.floridadisasterloan.org](http://www.floridadisasterloan.org).