



# PREPARE YOUR BUSINESS

According to the Federal Emergency Management Agency (FEMA) and U.S. Department of Labor, 68 percent of small-business owners do not have a written disaster recovery plan.

## Here's what happens after a natural disaster to businesses without a plan.

IMMEDIATELY	ONE YEAR LATER	THREE YEARS LATER
<b>40%</b> won't reopen	<b>25%</b> will close	<b>75%</b> will fail

All businesses should have a disaster plan to communicate with employees, local authorities, customers and others during and after a disaster.

### Follow these guidelines to prepare your place of work:

- ▶ Provide employees with information on when, if and how to report to work following an emergency.
- ▶ Set up a telephone call tree, a password-protected page on the company website, an email alert or a call-in voice recording to communicate with employees.
- ▶ Store valuable information in fire/waterproof containers, off-site and away from the storm's path.
- ▶ Evaluate your insurance coverage to ensure it will allow your business to fully recover after a storm. Keep your policy in a location off-site.
- ▶ Maintain a video or pictures of your office/equipment prior to a disaster.
- ▶ Stockpile spare parts and alternative power supplies.
- ▶ Locate alternate work sites and moving companies.
- ▶ Ensure that there are written procedures in place, lists of customers, vendors, inventory, calendars and schedules; and that this information and location is shared with other employees who will be needed to get the business back in operation.
- ▶ Unplug equipment during major storms.
- ▶ Encourage employees to have a workplace survival kit.
- ▶ Complete a business disaster recovery plan. You can find a sample business emergency plan at [ready.gov/business](http://ready.gov/business) or [FloridaDisaster.org](http://FloridaDisaster.org).



# IF MY BUSINESS IS DAMAGED, HOW DO I GET HELP?



## Insurance

Insurance companies will send special disaster assistance teams, as will the state and federal government, to perform damage assessments.

### To prepare for a claim:

- ▶ Take pictures of the damage, both to the property and its contents.
- ▶ Have all your insurance documents ready.
- ▶ Do not pay for any services until repair work has been completed.

## Always hire a licensed contractor

**Unlicensed contracting is a felony during a state of emergency.** To verify a contractor's license, or to file a complaint against a contractor:

- ▶ **The Florida Department of Business and Professional Regulation (DBPR)**  
1-850-487-1395, or [MyFloridaLicense.com](http://MyFloridaLicense.com)
- ▶ **Sarasota County Planning and Development Services, Building and Permitting**  
941-861-6126 or email [licensing@scgov.net](mailto:licensing@scgov.net)

## Commercial Debris Removal

Debris from commercial establishments is the responsibility of the property owner. Commercial property owners should contact their insurance company or the **FEMA Small Business Assistance Program** for assistance with debris removal.

### Avoid stacking debris after a storm event:

- ▶ By utility poles.
- ▶ Under power lines.

- ▶ On top of water meters or other water connections.
- ▶ By fire hydrants.
- ▶ By vehicles.
- ▶ Next to mailboxes or fences.
- ▶ On storm drains.
- ▶ In the street.

**If you hire a contractor to perform any type of work involving debris**, the contractor is responsible for disposal of the debris. Contractors are required by law to dispose of debris properly; they cannot place it in the road's right-of-way. This doesn't apply to work performed by faith-based organizations and volunteers.


**Federal Emergency Management Administration:** [fema.gov](http://fema.gov)


**Small Business Administration:** [sba.gov](http://sba.gov)



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