



## EMERGENCY PLANNING PROCESS CHECKLIST

Use this sheet to track your progress as you develop your business continuity plan and emergency action plan.

### PLAN TO STAY IN BUSINESS

- List the main activities needed to run your business and rank activities based on urgency.
- Describe the main activities of your business in detail.
- Identify the tools, equipment, software, and applications needed to run your business.
- List the important documents your business uses, and their backup locations.

### PLAN TO STAY IN TOUCH

- List the names of your employees, their contact information, their emergency contacts, and any special accommodations and needs they may require.
- List the vendors that provide you with the support, equipment and key supplies.

### PLAN TO PROTECT YOUR INVESTMENT

- Review and update your business insurance.
- Identify and maintain contacts for your building owner, management and/or maintenance.
- Photograph and list your inventory and business assets.

### KNOW HOW TO RESPOND

- Make a plan to keep in touch with employees during an emergency, select places to meet your employees in case you have to evacuate, and gather emergency supplies for your business.

### MORE RESOURCES

Visit [www.sf72.org](http://www.sf72.org) for tips on how to make an emergency plan for you and your family.

Visit <https://businessportal.sfgov.org/manage/disaster/preparing> for tips and resources on how to prepare your business.

Visit [www.ready.gov/business](http://www.ready.gov/business) to get additional tips on preparing your business for any disruption.



# PLAN TO STAY IN BUSINESS: MAIN ACTIVITIES DETAILS

Use this worksheet to record the important details for the main activities needed to run your business. These details should include a description of the steps to complete these activities, special skills to perform the activities (e.g., training or certification) and urgency of getting each activity back up and running after an incident. *Make copies or use additional pages as needed.*

Main activity: \_\_\_\_\_  
Steps: \_\_\_\_\_  
Special skills: \_\_\_\_\_  
Main contact(s): \_\_\_\_\_  
Phone (work/cell): \_\_\_\_\_  
Time sensitivity: \_\_\_\_\_

Main activity: \_\_\_\_\_  
Steps: \_\_\_\_\_  
Special skills: \_\_\_\_\_  
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# PLAN TO STAY IN BUSINESS: IMPORTANT DOCUMENTS

List important documents needed for you to complete your main activities. List all locations where the documents are stored (included backup locations) and the main activities for which you use the documents.

DOCUMENT NAME	DOCUMENT LOCATION
Business Continuity Plan	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:
Insurance Policies	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:
Tax Records (last 7 years)	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:
Bank Account Information	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:
Lease(s)	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:
Licenses/Permits/Business Account Number	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:
	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:
	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:
	<input type="checkbox"/> Physical <input type="checkbox"/> Electronic Primary Location: Secondary Location:







# PLAN TO PROTECT YOUR INVESTMENT: EXTERNAL CONTACTS

## BUILDING CONTACTS

List the contact information for your building owner, management, and/or maintenance. Mark whether the contact is for your primary or backup location of business.

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Company: \_\_\_\_\_ Primary:  Secondary:

Contact name/Title: \_\_\_\_\_

Phone (work/cell/home): \_\_\_\_\_

Email: \_\_\_\_\_

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Company: \_\_\_\_\_ Primary:  Secondary:

Contact name/Title: \_\_\_\_\_

Phone (work/cell/home): \_\_\_\_\_

Email: \_\_\_\_\_

## INSURANCE CONTACTS

List the contact information for your insurance company/companies.

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Company: \_\_\_\_\_ Agent/Broker: \_\_\_\_\_

Phone (work/cell/home): \_\_\_\_\_ Email: \_\_\_\_\_

Policy type and number: \_\_\_\_\_

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Phone (work/cell/home): \_\_\_\_\_ Email: \_\_\_\_\_

Policy type and number: \_\_\_\_\_

## EMERGENCY CONTACTS

List the contact information for your emergency contact(s).

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Name/Address: \_\_\_\_\_

Contact information: \_\_\_\_\_

Additional information: \_\_\_\_\_

## PLAN TO PROTECT YOUR INVESTMENT: INSURANCE

Having the right insurance and coverage can help your business survive and recover after an emergency. Speak to an insurance advisor, broker, or agent to get an insurance plan that's right for you. Below are some important questions to ask:

### ■ What does my property insurance cover?

- Does my policy cover me for all the incidents that may affect my business, such as earthquakes, windstorm, flood, fire, explosion, civil unrest or vandalism?
- How do I know my insurance policy covers all of my property and activities?
- How do I value my business so I insure it adequately? Is it different if I rent my space or own my building?
- Should I insure any of my customers' property that I am holding or storing?
- Should I have special protection for loss of documents (e.g., accounts, bills, cash, deeds, etc.)?
- Should I insure against the loss of goods in transit, and insure my vehicle against theft or collision damage?
- Should I get insurance for inventory storage?
- I have some assets (e.g., equipment, machinery, etc.) that will take me a long time to replace. Should I arrange for a special equipment rider?

### ■ Should I have separate insurance for natural disasters or other business interruptions?

- If I buy flood insurance through the National Flood Insurance Program (NFIP), will it cover damage to the structure as well as the personal property at my business?
- What coverage does earthquake insurance provide to my business property? Does it make sense to get earthquake insurance if I lease my space?
- If my business is located near a body of water, will a storm surge be classified by the insurance company as a flood or a windstorm? Are the insurance coverages different? Do I need both?
- Is there separate coverage for losses due to government mandated closures related to emergency situations?
- What coverage exists for business disruptions caused by civil unrest or riots?

### ■ Do I need contingent business interruption insurance in the event my revenue and profits drop because one of my key suppliers or customers is affected by a significant incident?

### ■ Do I need service interruption coverage to protect my business from a blackout, brownout, or other electrical service disruption?

- Does it cover other utilities (e.g., water, natural gas and steam)?

### ■ Do I need civil authority insurance coverage for business interruption losses resulting from an action by the government that restricts access to my building or facilities?

- Does this insurance carry any specific restrictions? Does this require physical damage?

### ■ Do I need cyber liability insurance coverage for cyber security breach and lawsuits?

- If my business collects (via paper or electronically) credit card information for online sales or store credit card information, what protection would cyber liability insurance offer?
- If my business maintains an electronic database of clients' personal or healthcare information, what would cyber liability insurance cover me for?
- If my business needs to access to our clients' network to perform our work, do I need cyber liability insurance?

UPDATED: \_\_\_\_\_

NEXT REVIEW DATE: \_\_\_\_\_

## PLAN TO PROTECT YOUR INVESTMENT: INSURANCE TIPS

### POST-LOSS INSURANCE TIPS

- Immediately contact your insurance company or broker/agent.
- If you have to temporarily relocate, make sure the insurance company or broker/agent knows your temporary address and contact information.
- Carefully read your insurance policy to understand what losses are covered.
- Take photographs or a video of the damaged areas and assets to help with your claim.
- Don't remove any damaged property until the insurance adjuster has assessed the damage and made an official report.
- Make only those repairs necessary to prevent any further damage; if you make permanent repairs unauthorized by the insurance company, they may not be covered.
- Keep all receipts for repairs and temporary business expenses.
- To help establish the value of your claim, prepare a detailed inventory of all damaged or destroyed property (item, quantity, date of purchase, cost at purchase, age, and estimated replacement cost), along with your pre-loss photographs.
- Accompany the adjuster to point out damage during the inspection.
- If the settlement offered by the insurance company seems unfair, contact the California Department of Insurance by visiting [www.insurance.ca.gov](http://www.insurance.ca.gov).
- If the insurance company denies any part of your claim, get the denial in writing and keep copies.
- To avoid poor workmanship and repairs, only hire licensed, reputable contractors who secure the appropriate building permits. Beware if they require a large up-front payment or bid very low.
- Always contact your insurance company and claims adjuster any time you find additional damage not previously reported.

To find out more about insurance or for help in handling problems with your insurance agent, contact the California Department of Insurance by visiting [www.insurance.ca.gov](http://www.insurance.ca.gov).

# KNOW HOW TO RESPOND: EMERGENCY ACTION PLAN & SUPPLIES

## EMERGENCY ACTION PLAN

Make a plan for how everyone will keep in touch if an emergency occurs. Examples include text, email, maintaining a call tree, or a central check-in phone number.

Employee notification plan: \_\_\_\_\_

If an evacuation is required, staff should gather at pre-identified meeting places to be sure all employees are accounted for.

Meeting place near your business: \_\_\_\_\_

Meeting place outside the neighborhood: \_\_\_\_\_

In the event of a medical emergency, it is helpful to know where necessary equipment is located.

Location of first aid equipment: \_\_\_\_\_

Location of automated external defibrillator: \_\_\_\_\_

Note that some buildings have dedicated fire safety staff. Familiarize yourself with who they are and with their plans and policies.

## EMERGENCY SUPPLIES

All organizations and employees should have emergency supplies if they are ordered to evacuate or if they are required to stay where they are. An emergency supply kit is a collection of items useful when required to remain in your business for an extended period of time, while a Go Bag is a collection of personalized items to grab during an evacuation. Suggested items include:

	GO BAG	EMERGENCY SUPPLY KIT	NOTES/ LOCATION
Battery-operated AM/FM radio and extra batteries or a hand crank radio	✓	✓	
Bottled water and nonperishable food (e.g., energy or granola bars)	✓	✓	
First aid kit	✓	✓	
Flashlight	✓		
Medication information and other essential personal items	✓		
Lightweight raingear	✓		
Small regional map	✓		
Mylar blanket	✓	✓	
Comfortable shoes	✓		
One gallon of drinking water per person per day		✓	
Copies of important documents	✓		
Contact and meeting place information for home/work	✓		

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