

Focus

EMERGENCY PREPAREDNESS

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By Joe Dougherty

The 2008 earthquake in Wells, Nev., struck at 6:15 a.m. Many employees had already begun their work day when the magnitude 6.0 shaker happened. Few people were injured in the quake, and nearly all of the town's businesses were closed for the day. Employees got to work cleaning up and some businesses were open after a few days. Nearly all businesses were open within two weeks. But that's Wells, a small rural town.

A magnitude 7.0 earthquake in Utah would cause \$35 billion in building damages. Water and electricity could be off for days, weeks or longer. Roads would become impassible, bringing commerce to a halt. Businesses that shut their doors for two weeks may find it difficult or impossible to reopen.

The earthquake in Wells is a fortunate reminder that businesses in the Beehive State have had time to prepare employees, establish contingency and continuity of operations plans and buy insurance. Let's not forget that Utah is earthquake country, with about 800 earthquakes measured here each year. Most of them aren't felt, but if a major earthquake were to strike the Wasatch Front, it could mean devastation and a ruined economy.

That is the reality of earthquakes. They strike without warning, without prediction. The best information we have are the statistics: A major earthquake strikes the Wasatch Fault every 350 to 400 years. The last one? About 350 years ago.

When an earthquake strikes, will you and your employees know what to do?

When addressing the business community, Lt. Gov. Greg Bell is fond of saying that businesses can't afford not to prepare for disaster.

"Emergency preparedness is a cost of doing business," he says.

The Utah Division of Emergency Management is urging businesses to prepare for disaster by participating in the Great Utah ShakeOut, the state's largest earthquake drill ever. More than 800,000 Utahns, including the Salt Lake Chamber of Commerce, are planning to participate by holding a drop, cover and hold on drill on April 17 at 10:15 a.m.

Businesses can sign up to participate in the ShakeOut by going to ShakeOut.org/Utah. The website is loaded with resources, including drill manuals for businesses, a drill broadcast to play for employees, posters to print and Web banners to show participation.

Signing up not only lets businesses be counted in the ShakeOut participants, but also allows business owners to receive preparedness information in the lead-up to the drill.

One of the essential parts of a company's emergency plan is to identify how employees can evacuate a building and whether they can shelter there for an extended period of time. Remember, roads may be impassible, and employees may not be able to just drive home.

"Take some time to think through what it would mean if employees had to make themselves at home in the office," said Ryan Longman, manager of the Be Ready Utah program. "That means that the necessities need to be at work, too."

Here are some things to keep in mind as you begin to prepare for workers to shelter at work:

- Keep a copy of an emergency contact list of employees and key customers and clients including all phone numbers.
- Keep a copy of essential policies, emergency procedures, and your business continuity plan.

The Great Utah Shake Out April 17th

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Don't fall prey to the many myths about disaster preparedness

Disaster planning as a property management methodology has long been shrouded in a fog of complexity and misinformation. Part of this rests in the very notion of what disaster planning is or should be.

There are many buzzwords that are used in the fields of disaster planning and business continuity that contribute to the confusion. For the purpose of this discussion, we will consider disaster planning to be a broad approach to protecting people, property and processes against the consequences of various emergency scenarios. It presents a comprehensive view of risk, strategy development and response procedures. Having said that, let's clarify what disaster planning is not, or need not be. It need not be rocket science. It need not require a Ph.D. or 50-page process diagram.

There is no reason that disaster planning cannot occur at a manageable scale for any business. By clearing up some of the major misconceptions related to planning, we can help business owners and property managers overcome their concerns and begin the planning process.

Myth #1: Disaster — it won't happen. Much of the pervasive aversion to planning can be attributed to denial and its four stages. One: It won't happen. Two: If it does happen, it won't happen to me. Three: If it does happen to me, it won't be that bad. And four: If it happens to me and it is that bad there's nothing I can do to stop it anyway. There may be a certain comfort in this rationalization for doing nothing, but

the fact is, disasters large and small impact businesses every day. Not all will make the evening news, yet loss of power or Internet service, sprinkler breaks and leaking pipes all result in some type of disruption with an associated cost to the business.

Myth #2: Planning takes too much time and costs too much money. This reflects the notion that there is only one plan, that it is the size of a doctoral thesis, that it will require a cadre of outside experts and that to be worthwhile it will take months to build and cost a small fortune. Many in the planning business have sustained this image to enhance the value of our niche. While there is a time and place for undertakings of such magnitude, it is our challenge to bring planning to the market with options inclusive of all sizes of businesses.

We must recognize the particular needs and resources of small-business owners and managers. By sharing information and providing educational opportunities, we can prove our case: that any planning effort is better than none at all — that even the most basic plan that organizes communication, identifies hazards and documents procedures will move the business, its staff and clients to a better place.

Myth #3: One size fits all. As in the prior segment, there is no single model or format for absolute effectiveness. There are certain core elements that the business should strive to address, but working in an

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A nightmare scenario that could become very, very real

Families living in the Salt Lake Valley are the best prepared in the world to survive and recover from a major disaster.

Is the same true for the Salt Lake Valley business community? Based upon my informal survey, the answer is a definitive NO.

We all picture ourselves at home, protecting loved ones if disaster strikes. Yet there is a good chance that you could be at your place of business.

On April 17 at 10:15 a.m., Utah is staging the largest disaster drill ever undertaken in the Intermountain West. This event, The Great Utah ShakeOut, sponsored by Homeland Security, will give families, businesses and schools a chance to practice their response to a mock 7.0 earthquake striking the Salt Lake segment of the Wasatch Fault.

Granted, this date and time is a practice drill, but it could be real. To make this point, just a few weeks earlier, on March 20, Mexico was set to practice an earthquake drill. As unbelievable as it seems, they experienced an actual quake on that date, at near the magnitude set for the drill.

Geologists tell us that Utah experiences a major quake every 350 to 400 years. The geologic clock is currently ticking at 350 years since the last quake of magnitude. Granted, we were not here to measure

or experience it, but our geological record reports the story.

To help readers prepare for the ShakeOut drill, I have mocked-up a scenario that could take place in a Salt Lake Valley small business if April 17 were to bring us an actual quake.

Here is an imagined scenario:

It's the morning of April 17; you're on the job as you are every day. You own a small call center and the single story building that it occupies. Your space is divided into a large phone room with half-wall soft cubicle dividers, your private office, a kitchen and break room. No customers are ever on the premises. Fifteen of your employees are at work today; one is home sick.

As 10:15 a.m. strikes, the shaking starts and so does confusion. You've never had so much as a chat with your employees about being prepared to survive and respond to a disaster from your place of business.

All but two employees have never experienced a major quake. There is screaming and terror. Some try to exit the building and are knocked to the floor by the shaking; a few make it to the exit but quickly move back in because the exterior façade is crumbling and falling, along with a power pole. A few sensibly duck under

see SCENARIO next page



Linda Milne



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UTAH 2011

SCENARIO

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their desks.

Overhead some lights shake loose and hit the floor, acoustic tiles fall, computers crash to the wood floor, a few lightweight ones are airborne. File cabinets rock, some drawers disconnect and spew folders; one file cabinet topples.

The kitchen and break room is a scene of glass falling from cupboards and shattering. Refrigerator contents are heading for the floor, mixing with water spurting from under the sink where a pipe has broken.

Your office walls are cracking right in front of your eyes. Books are falling from the shelves, and several have hit you, creating painful lacerations. You try to save your new computer instead of ducking under your desk. Your efforts get you a smashed foot. The glass partition that separates you from the call center has shattered and is flying in your direction. Your move to get under your sturdy desk did not happen quickly enough to avoid cuts. You're bleeding.

Is it your imagination, or is the floor moving out from under you? It's cracking along outer walls and it's sagging.

It's 31 seconds into what will seem an endless 62-second nightmare. Flying debris has hit a few of your employees. Injuries are accumulating. You haven't prayed this hard since ... well, never. Life as you know it is shattering right in front of you.

What is happening to your family? How quickly can you get across the valley to them? They will need you.

Those on your staff who are not frozen with terror are trying to call out on their cell phones. The only two calls that are connecting are being placed to parents in St Louis and a boyfriend vacationing in Florida.

SHAKEOUT

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- Have a voice mailbox number and remote password information and instructions so you can change messages as needed providing information to employees so they can call in for instructions.

- Talk to employees about which emergency supplies, if any, the company will provide in the shelter location and which supplies individuals might consider.

- Encourage employees to have an emergency kit at the office and one in the car.

- Identify two exits in case of evacuation. Are those exits clearly marked?

- Identify a schedule for testing a warning system and sheltering procedures each year.

- Teach employees to drop to the ground, take cover under a sturdy desk or table and hold on to it during an earthquake. Most people are injured from falling or flying items in a quake.

- Create procedures to account for non-employees/suppliers/customers/clients.

What you do now to prepare determines how well you will recover from an earthquake. Utahns are in this together.

Be Ready Utah offers a 12-step course on business continuity planning, in which CEOs and risk managers can learn how to protect their businesses in case of disaster. More information on the course is available by calling Be Ready Utah at (801) 538-3400.

Local calls — nothing. Someone yells out, "Text. Texts will get out, I remember reading about it."

Instincts are ruling. Some are persisting to exit, heading out to go home. The parking lot is full of debris and there are a few pretty deep cracks, even a few shallow crevices where the driveway joins the road. No cars will be getting out. The staff live everywhere from Tooele to Millcreek, from Bluffdale to Centerville.

You're located west of the I-15, off of the 201. What you don't yet know is that the 201, the I-15 and I-80 are damaged. In some spots it will be hard to imagine there will ever be traffic moving on them again.

Your newest employee rides his bike to work. No one is laughing about that now. He may be the only one to get out of here on wheels.

You've got some extra water and food stored at home on the east bench. But you're 30 minutes from there on a normal day. Normal day. Thank God your children are at school. They have a 72-hour kit there. They'll be safe until you get there. Or so you think. You are not remembering their brick, two-story school is over 45 years old.

The shaking stops. It is too surreal to grasp. Your cyclist is preparing to leave for home. You understand his intense, unstoppable urge to try to get there. A few talk about walking — for some it is more than 30 miles.

You've got to step up and take some control and provide some direction and hope. It's your call. You're the boss.

What will you do?

Because this is a drill, you get a second chance. You have time to prepare. What exactly are you preparing for? The possibility that you and at least some of your

You don't need to do everything at once. Start by convening an emergency preparedness committee or just thinking through emergency procedures. Employee involvement will help create buy-in from the staff.

Communication with employees is of utmost importance, especially having alternate means of communicating.

Then, start with the basics: Know what disasters could happen, make a plan and start building those emergency kits.

More information, including a list of emergency kit supplies, is available at BeReadyUtah.gov.



Joe Dougherty is a preparedness expert and spokesperson for the Utah Division of Emergency Management, the State of Utah's lead agency for disaster coordination and emergency preparedness. The division assists cities and counties with emergency planning, training and exercises, and interfaces with the private sector to involve the whole community in emergency preparedness and response.

employees will have to shelter-in-place in the event of a disaster.

Step One: A mandatory, company-wide meeting of all employees. Tell them you are instituting an Emergency Prepare Plan for your business and will require their participation and know-how. Ask for volunteers to form an Emergency Prepare Committee. If you don't get people stepping forward, appoint the committee. Their job is to get educated, then make a plan, including an escape route and meet-up spot. Pass out index cards and get everyone's out-of-state contact information: phone number, e-mail and physical address.

Step Two: Get a business continuity plan in place. What would it take to get your business up and running as soon as possible if this were a real disaster? Off-site computer records, or paper records if your company is not digital. How long will the phone lines be down? In the case of a 7.0 earthquake it will be weeks, into months. Even an especially bad winter storm could take you down for a week. Who insures your building? Where is your policy? What about your financial records? Do you operate with inventory? Where will that come from in a disaster? How will you contact your customer base?

Step Three: Begin this immediately; don't wait for the completion of Steps One and Two. Get a water drum onto your premises and fill it with water with a water-safe hose from an RV supply store. Get siphons while you're there. You'll want enough for a minimum of one gallon of water per person, per day, for each employee. If you have a customer-present business, you'd want to store for them too. A three-day supply is your absolute minimum, along with some dry chlorine dioxide for purification, and with some water storage know-how.

Step Four: Acquire some dry, easy to store rations — something simple like protein bars or packages of concentrated emergency food bars, or maybe some Meals Ready to Eat (MREs).

Step Five: A large, business-sized first aid kit. As you can see from our scenario, you may need more than disinfectant and Band-Aids. Splints. A gurney. Blankets.

Step Six: Sanitation. That will probably be heavy duty bags and appropriate chemicals that can be found at any store specializing in emergency products. Better yet, a port-a-potty and chemicals from an RV supply store.

Step Seven: Heavy-duty tools are a must, as you can see, you may have to dig and shovel. You will need hammers and nails.

Step Eight: Certified Early Response Team training (CERT) for as many of your employees as possible. It will benefit them personally and their families and would be a huge help if your staff had to shelter-in-place at work.

Step Nine: Communication. Get some employees ham radio trained.

Stay on top of the Emergency Planning Committee to produce a plan for your company. Practice that plan. Teach a little something about disaster response at your regular staff meetings.

Require your employees to have a 72-hour kit in their car or at their desk.

Linda Milne is a senior living in the Canyon Rim area of Millcreek Township, where she serves on both Community Councils. She is a volunteer member of the Canyon Rim Stake Emergency Preparedness Committee that recently presented the Canyon Rim Stake Prepare Fair and will continue to present monthly educational meetings that are open to the public.

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Preparing your business for the Utah earthquake

In February 2008, a 6.0 magnitude earthquake hit near Wells, Nev. Fortunately, this large earthquake didn't take any lives. Instead, the quake damaged half of the non-residential buildings in the town.

The disaster cost the city more than \$9 million and steered businesses off track for months after the event.

For decades, we have been warned about the probability of a large earthquake in the state of Utah.

"Geological evidence shows that movement on the Wasatch fault and other faults in Utah can cause earthquakes of magnitude 6.5 to 7.5, with potentially catastrophic effects," according to the Utah Seismic Safety Commission.

Your Responsibility to Prepare Your Business

If you are preparing your family for an emergency, why should your business be any different?

In fact, many businesses across the state will be participating in the Utah Shake Out on April 17. The Shake Out is a statewide drill where business, universities, homes, schools and other organizations will be holding a drill on the same day, all at 10:15 a.m.

When you think about it, an earthquake might not strike while you and your family are at home. Instead, it's probable that you'll be at your desk (or perhaps on the golf course if you're lucky)! You have a responsibility to prepare your business and your employees to know what to do in case of an emergency.

There are a few things that you can do to prepare before a quake: train your employees on what to do during a quake, and keep your business financially stable after an earthquake.

Prepare Your Location

The first thing you'll want to do is assess how ready your business location is for an earthquake. This will help you develop a plan for your business.

Identify potential hazards. Does your office have a lot of pictures hanging on the wall? Is there more than one escape route out of the building? You should assess what concerns your location presents while you create a plan.

Also consider your business' utilities. Is your water heater properly installed so that it won't fall over in a quake? Are fire alarms and extinguishers in proper working order?

Your building. There are many factors to take into account to ensure that your building is ready for an earthquake. Even things like design, furnishings and when the building was constructed can have an effect.

The soil underneath a building can also have a major effect on its sustainability during a quake. Soft, clay-like soils tend to absorb the motion of an earthquake better than a rocky soil.

Emergency materials. If you and your employees were trapped inside of the building, would you have the supplies to survive? You should consider purchasing or creating emergency kits for your business. Include things like flashlights, collapsible shovels, first-aid materials, water and some

snacks. Be sure to make a few extra kits for customers or guests who might be at your building that day.

These kits should be accessible and easy to grab if you need to exit the building.

Prepare Your Employees

The next step in preparing your business is to prepare your employees to know what to do during the earthquake.



Brandon Garrett

Establish an emergency coordinator. Depending on the size of your business, you may want to establish one of your employees as the emergency coordinator. They can head up projects that deal with emergency planning and conducting drills.

Also consider providing incentives to employees who become CPR certified or take time to teach your customers and the community around you about emergency preparedness.

Under the desk. The best thing that you and your employees can do during an earthquake is get underneath a desk or some sturdy structure and hold on. You might have heard in the past that getting under a door frame is the best idea. However, Steve Bowman, project manager for Utah Geological Hazards, sets the record straight.

"Getting to a door frame might be harder than you think," Bowman said. "There might be a lot of falling objects around the room. We recommend getting under a desk and holding on — the 'Drop, Cover and Hold On' technique."

Escape plan. Be sure to have a plan in place and practice it periodically with your employees. They should all know their escape route from the building. You should practice this plan at least once a quarter.

Establish a meeting location. Once the earthquake stops, you and your employees need to know where to meet. Have a location where your business can check in to make sure everyone is OK. This location should be outdoors and easy to access if emergency responders need to help you.

An emergency coordinator will have the responsibility of taking roll and making sure everyone is safe.

Communication. After you've made sure that everyone is accounted for, have plans in place to ensure that your employees can reach their family members. While many times, phone lines are jammed after an emergency, the Federal Communications Commission recommends that you send text messages to ensure family members that you are safe. Many times text messages will go through the system easier than a phone call.

Prepare for the Effects on Your Business

There are many smaller business that don't make it out of an earthquake financially.

"Many times, the impact of being closed for a few days or having their utilities or shipping interrupted for a few days can devastate a business," Bowman said. Remember that your mortgages and bills will not wait because of an earthquake.

Earthquake insurance. Would insur-

see **EARTHQUAKE** next page

The heart of emergency preparedness

By Jeff Midgley

As we go about our everyday lives, our time is spent doing our prioritized activities, without thought of much else. We go to work to earn a living, spend time with our friends and families, squeeze in enough time for our favorite hobby or pastime. We spend time planning our next vacation or night out. We plan for our children's college, retirement, weddings and other important life events.

However, sometimes in our busy lives with so much to do, we forget to plan for emergency situations. We all deal with daily medical emergencies, such as cuts, burns, sprains, fractures and other small injuries. How well are we prepared to handle those daily emergencies? What about the preparedness for more serious disasters which impact our local communities, cities and even our state?

I think this question scares most of us for several reasons, or we meet the problem with apathy, with ideas such as "it won't happen here. It only happens overseas, or in other parts of the country." We procrastinate, thinking that it is not going to happen tomorrow or next week, so we have time to prepare another day. If we continue to put off the preparation, this major event will come and it will be too late.

For most of us, living in the great state of Utah means we are constantly reminded to prepare our families and our homes. The emphasis tends to be on food storage, candles, generators and even solar power. Those things are great and a definite necessity, however the most overlooked item can be the most important when it comes to preparedness. Emergency first-aid will be the very first thing we look for after the dust has settled from a disaster such as an earthquake. We will begin by treating the injured around us and doing what we can to make life-saving rescues involving our family, friends and neighbors. None of us will be thinking about our next meal at this point in time. What do we have on hand for medical supplies, medicine, etc.?

Here are the important questions to ask as we do prepare for medical emergencies in the time of a disaster:

- Do we know how to treat the types of injuries that may occur?
- Do we have the necessary supplies to treat the number of people we will be responsible for?
- Are we mentally prepared and have we trained and practiced our first-aid skills?
- Do we know CPR?
- Do we have meeting places and gathering points established with our family?
- Do we have prescription medications on hand, where we can get to them if our home is not left standing?

If you cannot answer yes to all of these questions, then we have some work to do in our first-aid preparedness. If we have the mind-set that someone else will take care of us, or give us their medical supplies, we are being very naive and ignorant in our thinking. Not many people will give up their life-saving supplies and let their own family go without. If we think we will have immediate help from our traditional emergency services we are mistaken. If you were to take a community like Salt Lake County and the great emergency services their fire departments, police departments and hospitals have to offer on a daily basis and then figure 100,000 injured people, there are not nearly enough services to take care of all of those in need.

The 911 system will most likely be down or so overloaded that it will take days to get assistance from the traditional services we are used to. If you are able to drive to our local hospitals, you will be among thousands of others with the same needs. Everyone will be heading to those locations to get emergency help. There will not be enough physicians, nurses, EMTs, paramedics or other staff members to treat everyone who shows up at the hospital. We need to be prepared to take care of ourselves for up to 72 hours. What you have on hand, the training you have stayed current on and the plans you have put into place, are going to be vital to your survival.

This is not meant to scare you. This is meant to be motivation to you and your family to get prepared now. Even if you prepare a little at a time, those preparations will give you and your family a better outcome.

The new technologies and trainings in first-aid are a great place to start your preparedness. You are capable of so much more than you think you are when it comes to treatment of injuries. Did you know there are products available that will stop an arterial bleed in as little as five minutes without the use of a tourniquet and the potential loss of life or limb? There are other products that can instantly stop nose bleeds and bleeding from multiple lacerations, preventing infection and dehydration from blood loss. Other new products on the market today can cool a burn so rapidly that you can minimize the damage, pain and risk of infection if you use the product immediately.

Like advances in technology such as cell phones, televisions, iPods and other devices that make daily life more efficient and convenient, new technology is also available in first-aid supplies and training. Having the right products and training can save your family money on medical bills in our everyday lives as well as make you better prepared for disasters. Dan Brown wrote that only 15 percent of the benefit of a product comes from the product itself. The remaining 85 percent of the benefit of that same product comes from the training on how to use it properly.

Make the time with your family to learn first-aid, CPR and other life-saving skills. Talk about what will happen in the event of a disaster so that everyone knows and can mentally prepare for an emergency. Review your families' plans for evacuation and meeting places. Discuss all of your options. Give your children the chance to add their input so they feel they have a say in the well-being of the family.

You can find many classes offered in your community on first-aid and CPR that will help you and your family prepare. Check your city websites and recreation centers for information on these classes. Become an activist for first-aid preparedness within your community and neighborhood. By taking immediate action of preparation now, before the storms come, you will be in a position of service to yourself, family and community.

Jeff Midgley is a firefighter/EMT-Intermediate with 20 years of emergency management experience. He is on the faculty of the American Heart Association Training Center and is also a SFI National incident response instructor.

10 business recovery considerations after a disaster

Numerous articles have been printed about being personally prepared in case of a disaster. This article focuses on 10 questions to consider in preparing your business to survive a disaster.

1. Emergency Company Contact List. Keep an updated phone list of your employees, the building owner, facility manager, computer and equipment specialists, customers, vendors and others whom you may need to contact. This list should be on a thumb drive so it can easily be accessible on any computer. It is also recommended to have several printed copies just in case you do not have access to a computer.

2. Phone System. If your phones are down, customers and employees cannot contact you. Make sure you can access your phone system from an off-site location. Provide call forwarding so customers and employees can contact your business.

It is wise to leave a recorded message stating that your business will be open soon so your clients don't need to worry or go elsewhere for service. This will give your customers peace of mind instead of getting a busy signal, or worse yet, a message saying that the number they have reached is no longer in service.

3. Computer Back Up. Are your business data and records backed up and safe? Schedule daily backups of all important electronic data. Set up off-site storage for all important data. Consider investing in cloud-based software. Cloud-based software has become increasingly popular because it enables employees to securely access data and programs from nearly any location and/or device.

4. Company Inventory. Take inventory of all your company's assets. Make

an inventory list with photos of equipment, furniture, computers and vehicles, etc. Keep a list of the costs and receipts when possible.

5. Stock/Supplies/Cash. Do you have enough stock or supplies to keep you going if your suppliers or resources are interrupted for a time? Consider stocking up on items you know you will be in need of. Make sure that you have emergency cash or credit available to handle any financial needs that may arise. Develop relationships with alternate suppliers in case primary vendors are unavailable.

6. Business Insurance. Review your policy. Chances are you are under-insured. Besides covering the physical assets of the company, do you have adequate business interruption insurance? How long can your company survive? Consider business interruption and extra expense insurance. Understand your insurance policy and deductible so you know exactly what is covered.

7. Off-Site Work Location. What if your business is closed because it is badly damaged or you cannot get to your business if the streets are closed? Can your business operate from another location? Explore having an alternative work location available before something happens and you cannot get access to your business.

8. Employee Needs. Have your employees contact their families and make sure they are safe and taken care of. This will give your employees peace of mind so they can focus on running your business instead of worrying about what's going on at home.

Make sure your employees have what

business, you have a responsibility to your local community and customers. You can include plans to be able to help people in your local community clean up after the mess.

Your business would have to make plans to have access to tools, food, water, extra clothing and more to help the community. Besides fulfilling your duty to the local community, this will also establish a long-lasting relationship with customers and potential customers.

You'll Be Prepared!

Once you've established a plan and ensured that your business will keep going, you'll be ready to face an earthquake.

There are lots of resources out there, including videos, brochures and reading material on ussc.utah.gov. You can also learn more and sign up to participate in the Utah Shake Out on April 17 at shakeout.org/utah.

We would encourage you to prepare for an earthquake by making plans now!

Brandon Garrett is the public outreach coordinator at The Ready Store, one of the nation's largest emergency preparedness and food storage companies, helping businesses prepare all across the nation since 2003.



Linn Griffith

they need to do their jobs well, including the proper equipment, personal protective gear and adequate work environment. Don't forget that proper food, nutrition and breaks are necessary in order to get the most productive work from your employees.

9. Good Communication. Stay in contact with your employees, customers, vendors, insurance companies and key people who are important to your business success. Designate a media spokesperson to handle questions and give updates. Everyone will feel better if they are kept in the communications loop.

10. Emergency Response Contacts. After the disaster, have a pre-determined list of emergency agencies such as the police, fire department, Red Cross and local hospitals, etc. Another key contact to have

in place is a restoration contractor. After a loss is not the time to do an Internet search or thumb through the yellow pages to find one. Take the time before disaster strikes to find a reputable company who can take care of all your needs from start to finish.

This just scratches the surface of things to consider should your business suffer a disaster. Take these 10 suggestions and customize and expand them to fit your workplace. Having a plan in place will save you time, money and headaches down the road.

Linn Griffith is the Utah marketing director for BELFOR Property Restoration, the world leader in disaster recovery and property restoration, with 110 offices across North America. He can be reached at linn.griffith@us.belfor.com or linn.griffith@us.belfor.com.

MYTHS

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organized way toward a comprehensive plan is an achievement in itself.

Often we see an organization that has adopted a disaster plan for, say, a 25-story urban office tower, attempt to transfer that plan to a flex-use building in a suburban office park. While certain elements of a plan may overlap across multiple properties owned or managed by a single entity, simply changing the title on the plan cover is not a reasonable solution. The most obvious example of this is British Petroleum's disaster plan for deep well development in the Gulf of Mexico. Citing otters and sea lions in its pages, this highlights the problems that come with such an approach.

Each situation, property, campus and shop on Main Street has unique characteristics that require different solutions to the plan's development and execution. These may be determined by location, property use, tenant or client profile, building design, construction, etc. These elements and more require a consideration of the particular issues that surround any business.

Myth #4: One and done. For those who have ever written a plan, this may be the most egregious sin. This myth reflects the belief that disaster planning is a project with a finite end point. It also is reflected in the BP example — check the box, submit the paperwork and we're done.

Writing a disaster plan for a business, regardless of whether it is six or 600 pages, is only the start. Exercising the plan, whether it involves bringing employees to a full-blown virtual safe space or simply a tabletop discussion in the conference room is requisite. Placing the plan in a three-ring binder in the trunk of your car is not a solution.

Maintaining the plan is also a challenge for most organizations. Who is responsible for updating information regarding contacts, equipment, business systems or insurance information? To maintain the value of any plan, change management is essential. Today this task has been made easier by computer applications that make updating and distributing the plan much less time consuming.

Myth #5: If it can't be perfect, why try? We must disabuse the business owner

that perfection is the only acceptable outcome. In a culture that strives for perfection, the intent is admirable; however, it could be a roadblock to producing even the most basic plan. A life-preserver thrown to a drowning man is a reasonable option when a life raft isn't available.

Making the investment of time and energy to prepare is a visible commitment to the health and safety of your employees, as well as a statement to your clients regarding the viability of your business. Providing essential information about evacuation, hazardous materials and utility shutoffs may seem elementary, yet they can have a huge impact on the severity and costs of an incident, in terms of personal injury/death as well as financially. A framework that limits these and can speed recovery is valuable — period.

Myth #6: I'm insured, why worry? The danger of being lulled into a state of false security is tremendous. Managers who have never taken the time to diligently consider their risk exposures and potential costs of business interruption are inadvertently laying the groundwork for a disaster. Far too often, business leaders only discover their true exposures after the fact — when coverage or values are deemed inadequate. A close consideration of coverages as to property values, business interruption, contingent business interruption, code and ordinance coverage, and environmental issues are critical for any size business. This is an essential part of any business plan or disaster plan.

In today's economy it is more important than ever. With credit lines so limited for small business, and average receivable times being extended, any unforeseen strain on finances may portend doom. Realizing, post-disaster, the inadequacy of your insurance coverage, is too late.

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EARTHQUAKE

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ance cover your business location in case of an earthquake? Not all insurance policies do! Check out your insurance policy to see what kind of damage it covers. There are some types of earthquake insurance policies that can be purchased separately, which might be a good fit for your business.

Federal assistance. Interestingly, the majority of federal assistance money after an earthquake goes toward low-interest loans to qualified business.

FEMA assistance is only available when the government declares a federal disaster. Business can apply for loans to help against building damage, employee loss or other working capital needs. However, if a disaster is declared, your business will have to apply to FEMA or the Small Business Administration (SBA) for a loan.

Emergency power. If an earthquake strikes, the power grid might be knocked out. Be sure to have a contingency plan in place for electricity and power at your business. You might consider a generator or installing solar panels.

Helping your local community. As a