

Business Continuity Planning — Basics

You may own a business, be an employee at a company, or be self-employed. This is not intended to be an in-depth resource for emergency planning for businesses, however, if your business or employer is impacted by an emergency or disaster, your life and livelihood will also be affected. Here are five general areas to review and questions to ask to help your business prepare for emergencies and disasters. Go to www.ready.gov/business for more information.

1. INSURANCE

What coverage do you HAVE? What coverage do you NEED?

Insurance Coverage	HAVE?	NEED?
Electronic Data Recovery	<input type="checkbox"/>	<input type="checkbox"/>
Business Property	<input type="checkbox"/>	<input type="checkbox"/>
Flood or Water Damage	<input type="checkbox"/>	<input type="checkbox"/>
Power Outage Losses	<input type="checkbox"/>	<input type="checkbox"/>
Business Interruption	<input type="checkbox"/>	<input type="checkbox"/>
Service Interruption (utilities)	<input type="checkbox"/>	<input type="checkbox"/>

- Make an up-to-date inventory (video, photos, list)

Resources: your insurance agent and other agents in your network

Business Continuity Planning — Basics

2. DATA

Is it backed up? Use the 3-2-1 Backup Strategy

- 3 copies

- 2 different media

- 1 offsite copy

What's your PLAN B if ...?

- Your laptop/computer crashes

- There's no power

How secure is our data?

Resources: www.staysafeonline.org and your computer expert



Business Continuity Planning — Basics

3. MONEY (Income & Expenses)

What do you need to stay in business?

- Income / Customers
- Supplies / Vendors
- Products & Services / Employees

What's the PLAN B if you can't work in your "office"?

What's your vendor's PLAN B if they can't deliver?

What's your PLAN B for paying employees, vendors, and receiving payment if there's no power?

What if your website goes down?

Resources: your Profit & Loss Statement, your accountant & web designer



Business Continuity Planning — Basics

4. COMMUNICATION

How will you communicate with...?

- Employees
- Customers
- Vendors
- Community / Organizations



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5. **PEOPLE**

What's your communication plan? See COMMUNICATION (above).

What's your plan for working off-site? See MONEY (above).

Are your employees, vendors, and customers prepared? How can you help them be better prepared?

For more resources and detailed business continuity planning go to www.ready.gov/business.

