

BUSINESS CONTINUITY PREPAREDNESS GUIDE

1ST EDITION



IN PARTNERSHIP WITH THE
CHAMBER OF COMMERCE OF
CAPE CORAL



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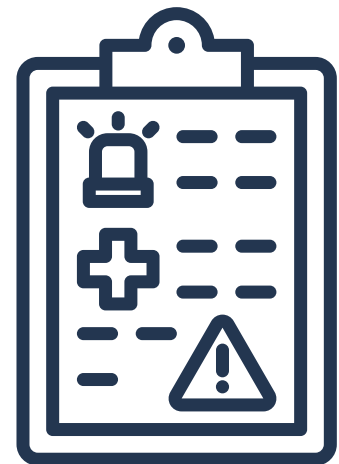
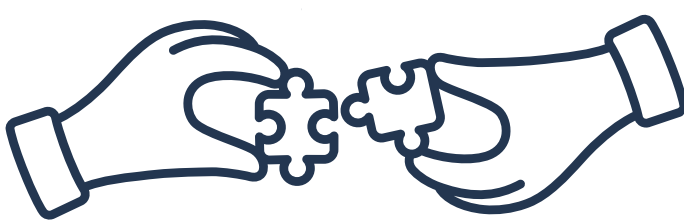


WHAT IS CAPE CORAL READY?

Cape Coral Ready is the City's All-Hazards Preparedness program, designed to educate and inform our residents & businesses on resiliency and preparedness.

The Benefits of a Business Continuity Plan

All Cape Coral businesses, regardless of size, must take the time to prepare for a future that may involve natural or human-caused disasters. Successful businesses understand that preparedness is not just about bracing for the next large disaster, it is also about knowing what to do and having a plan. Ultimately, successful continuity planning enables business owners to run their operations as efficiently as possible regardless of what disruptions may come their way. The purpose of this guide is to familiarize Cape Coral businesses with available resources that can help them prepare for the unexpected.



Creating a plan is an investment in your company. There are many reasons for businesses to plan for the unexpected, most importantly protecting and preserving the bottom line. To keep it simple, remember the ABCs:

A **Avoid Market Share Loss**
With a business continuity plan, your business will have a better chance of remaining competitive and minimizing the loss of revenue and customers. A solid and tested plan boosts customer confidence.

B **Brand Protection**
Having a plan allows you to demonstrate that your business is committed and prepared to protect your employees, customers, and their assets always. This demonstrates a proactive attitude and can enhance employee morale and public opinion about your business.

C **Communications**
Having a plan will improve communication within your organization and with customers, suppliers, vendors, and key stakeholders. This is a helpful way to improve daily operations, not only in the event of disaster. At a minimum, your plan should be reviewed and updated at least once a year. Once the plan is updated, be sure to redistribute it and communicate the changes to your employees.

Emergency Preparedness & Response Planning

An emergency preparedness and response plan consist of specific actions and tasks needed before, during and after a disruption, to protect people and property from physical and economic damage. Not having an emergency plan, or having a poorly prepared or misunderstood plan, could lead to disorganized preparation or confused response, with the possibility of harm to your employees or property.



Most storms and many other types of natural hazards provide advanced notice and can be tracked, which allows for at least some just-in-time preparation. But even if that is not the case, several steps can help to make your business more resilient and better able to withstand an event that happens without warning. Creating an emergency plan that deals with issues specific to your worksite and location does not have to be difficult, time consuming, or expensive. The starting point should be the “Know Your Risks” section (p.4) of the OFB-EZ toolkit, which identifies the risks to which you are most vulnerable. This will allow you to make sure the emergency plan you create is right for the hazards or situations of your greatest concern.

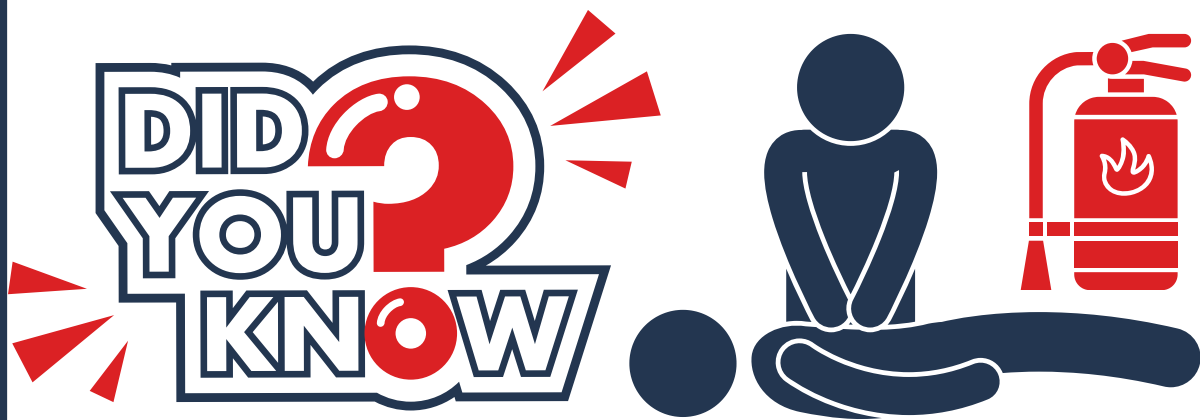


QUICK TIPS

Taking five minutes during a staff meeting to go over your response plans will further prepare your team to act and respond with confidence.

The next step is to inventory your worksite layout, structural features, and emergency systems, so you can tailor your plan to your location. Emergency preparedness and response plans also should include life safety procedures such as:

- How to report emergencies (fire alarm, dialing 911, calling an internal emergency number)
- How to handle medical emergencies (who can perform care and to what extent, or whether your business relies on the fire department or ambulatory services to provide these services)
- How to handle evacuations (see more detailed information on the next page)
- How to account for all employees after an emergency evacuation (sweep the area, check offices and restrooms, conduct roll call in the assembly area, etc.)
- How and when to Shelter-in-place (see next section for more detailed information)
- Life safety equipment maintenance and tracking (AED, personal protection equipment, etc.)



**The Cape Coral Fire Department offers FREE
Community CPR and Fire Extinguisher training!
Visit CapeCoralFire.com for more information.**

Shelter-in-Place Planning

There may be times when you and your staff will need to shelter-in-place, examples include:

- Following a hazardous material leak
- An active assailant or other workplace violence
- The onset of severe weather such as a tornado or high wind event



When the need to shelter-in-place arises, there are a few basic steps you can take:

- Close the business (lock doors and close windows) and have employees and customers take shelter in an interior room above ground level with the least amount of windows and doors.
- In the event of an active assailant or other workplace violence, lock and block entrances to the room and turn off the lights. Find a location in the room that is away from any windows and will keep you out of view.
- In the event of a hazardous material leak, try to seal doors as best as possible.
- Keep a fire extinguisher nearby and avoid using candles or anything with an open flame, instead using solar powered or battery-operated lamps or flashlights.
- Be sure to leave a clear path to exit in case of a fire. Make sure exits are clearly labeled and visible at all times.
- Write down the names of everyone in the room, and call your business' designated emergency contact to report who is in the room with you, and their affiliation with your business (employee, visitor, client, customer)
- If possible, listen to the radio, watch television, or monitor official social media accounts for Police, Fire, Emergency Management, or other agencies.



QUICK TIPS



Identify your Shelter-in-Place room in advance, and communicate that with your team so they know where to meet.

Evacuation Planning

To avoid potential issues including injury and property damage, it is recommended that your business develop an evacuation plan that includes evacuation routes, locations to meet after the evacuation, accounting for employees after the evacuation as well as any requirements for special-need individuals. The building evacuation plan should be posted in prominent locations in your business (including floor plan with locations of fire extinguishers, alarms, exits and routes).

In the event of a natural disaster, the City of Cape Coral follows evacuation orders from Lee County. It is important to know which evacuation zone your business is in, as well as the zones your employees live to have the most effective evacuation plan for your business in the event your zone is evacuated.

Re-Entry After Evacuation

The City of Cape Coral has various ingress and egress points to have a definitive re-entry plan. Therefore, it is important to stay up to date with announcements from both the City of Cape Coral as well as Lee County.

**KNOW YOUR
ZONE**

**SCAN THE CODE
TO SEARCH
YOUR ZONE!**



Ensuring Sufficient Insurance Coverage

Business insurance provides an important cushion to your business that will help it recover from a disruption more quickly and successfully. Review your business insurance policy and contact your agent or representative to determine if you have the right type and amount of coverage needed for your business and associated risks. Keep these options in mind:

- Business interruption insurance generally comes into effect in the case of one of three circumstances:
 - Physical damage to the premises that cause suspended operations;
 - Damage to property that is covered by the insurance policy and prevents customers or employees from accessing the business; or
 - The government closes an area due to property damage that is covered by the insurance policy and prevents the customers or employees from accessing the business.
- Since business interruption coverage can differ significantly, it is important to understand the policy terms, such as exclusions, coverage limits and waiting periods. Coverage is provided for lost net income only for the duration of regaining operation.



QUICK TIPS

Consider Business Interruption Insurance, which compensates you for lost income if you have to close your doors when disaster strikes.

Planning for a Telecommuting Workforce

Telecommuting has become a common workplace strategy that allows employees to work from home or any location away from the office, while staying connected through various I.T. networks. Telecommuting can be a vital option during a weather emergency or other workplace disruption.

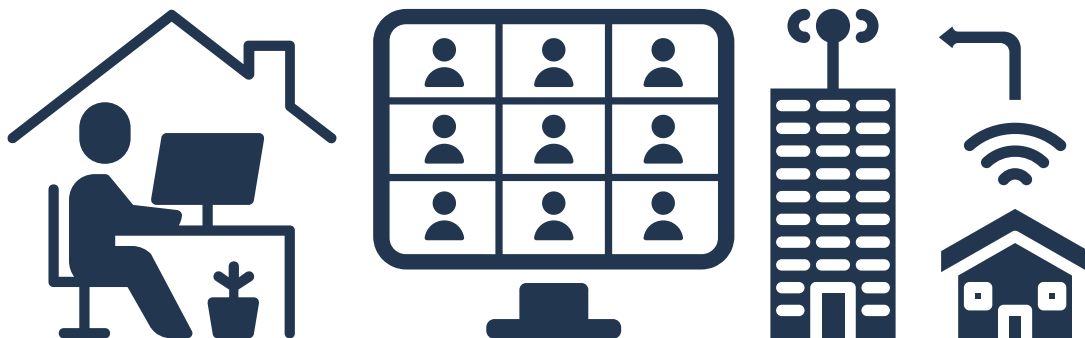
For telecommuting to be a successful business continuity tool, businesses need to plan ahead by deciding which jobs are suitable for telecommuting, training staff, putting the right technology in place, addressing administrative challenges and testing the new system. Below are some ways business owners can include telecommuting in their business continuity plans, and what other considerations should be made before implementing this type of strategy. These considerations should be well thought out in advance.

Identify the Telecommuting Workforce

Telecommuting is an option only for employees whose jobs can be performed from a remote location, and only for employees whose work requires minimal direct supervision. Generally, jobs that require significant on-site resources and equipment, hands-on service, or face-to-face interaction are not well-suited for telecommuting. Those that focus on reading, writing and analyzing, or are phone-intensive, are more suitable telecommuting.

Manage Employee Concerns

When identifying only some employees for the telecommuting force, it is important to manage perceptions of unfairness—either for employees who think they should get a “free day” if the workplace is closed, or those who are required to physically report to work during adverse circumstances while others or not.



Document the Telecommute Policy

When the office is closed because of a disruption, the business continuity plan should specify who is expected to work remotely and how the activation will take place, including the following considerations:

- Determine when and how employees will be advised not to come into the office and to begin working remotely.
- Determine how employees' time and attendance will be tracked, verified and controlled.
- Establish guidelines for employees on required communication by phone and email with their supervisor/manager.
- Decide whether to create a signed agreement stating what is expected of employees who telecommute during a disruption or emergency.
- Make sure telecommuting employees have an appropriate work environment in order to perform their job. The location needs to have safe working conditions and the employee must maintain protection of proprietary information, records, documents and equipment.

Equipment and I.T. Infrastructure Considerations

As part of the planning process, appropriate technology for each job function must be put in place, including equipment, communication systems and security. Additionally, employees should document what is in place at their remote locations to provide and maintain I.T. capabilities and support.

Equipment:

- If equipment is required, what will be provided by the business and what is the employee expected to possess?
- What expenses will be covered by the business (e.g., Internet, a second phone line for business calls, etc.)?
- What hardware is needed (e.g., desktop PC, laptop, tablet)?
- What software, applications, firewalls, antivirus, and anti-spyware will be needed?

I.T. Infrastructure

- What type of Internet connection and/ or bandwidth is required (broadband, DSL, cable)?
- What Wi-Fi systems will be in place, and how can they be secured?
- What type of communication equipment is needed (phones, teleconferencing capabilities, tools like instant messenger, video conferencing and other online collaboration tools, etc.)?
 - Determine how voice communications will be handled. Will the capability of re-routing the calls to employees' home or cell phones be available?
 - Provide a list of contact information as a handy reference for telecommuting staff.
- Will access to remote help desk support be available to assist telecommuters with I.T. issues?
- What type of training is necessary? Employees will need to be comfortable with the use of I.T. systems (e.g., log-in process into a virtual private network [VPN], etc.).

Lastly, it is important to establish practice and testing schedules. If employees do not work from home on a regular basis, the first few times may be confusing and difficult. Practicing and testing are key factors in having a successful telecommuting recovery strategy program available when needed.



QUICK TIPS

Check your IT equipment regularly if telecommuting is a part of your plan. This ensures that you have equipment at all times should you need to activate your plan.

Protecting Physical Property/Assets

It is critical that food service establishments, such as supermarkets, casual dining and fast-food restaurants, convenience stores, drug stores and pharmacies, take precautions to protect perishable foods and medications from spoilage. Proper planning not only will reduce property and economic losses, but it also will help to assure refrigerated/frozen food and vital medicines are available when they are most needed in the community. One important consideration to keep in mind as you create your spoilage prevention plan is the inclusion of backup electrical power. Generators are an integral part of the preparedness planning process for food establishments and drug stores to maintain power to needed appliances. If a generator is not available, consider renting a refrigerated truck or other type of mobile refrigeration such as transport coolers, refrigerators and/or freezers to save perishables.

Take the time now to establish and maintain accurate and up-to-date records of your inventory. An up to-date business inventory is an important component of disaster planning. It can help you purchase the right amount and type of insurance and substantiate property losses to make filing an insurance claim faster and easier. If a loss occurs, inventory records will prove what inventory existed and its value, so that the insurance claim can be settled quickly. Be sure to keep purchase invoices and sales receipts, including machine serial numbers and telephone numbers of vendors that support your equipment.

Lastly, pay attention to weather reports and take quick action to protect your property from damage:

- Move equipment, electronics, business records and inventory out from any crawlspace or low-lying areas, where flooding is possible, and move them away from large windows.
- If you find that your building is damaged by wind or water, quickly dry out inventory and equipment that can be salvaged before mold or rust occurs.



Communicating with Employees, Customers and Business Partners

Information is critical during catastrophic events and emergencies. Precise, timely, and relevant information is essential for businesses to maintain trust and credibility; for employees, customers and vendors, it can help in decision-making that may affect personal safety or productivity. Most importantly, it is vital to help provide rapid and appropriate assistance to those who need it following a crisis.

Given its important role, crisis communication must be part of an effective business continuity plan, and not come as an improvised afterthought. Every business should have a crisis communication plan to ensure accurate information is provided before, during and after a disruption, which will minimize problems caused by untimely or misleading communications.



Most businesses have multiple stakeholders who should be included in a crisis communication plan. The most important and immediate targets are employees who need to know about damage to workplace facilities and the status of operations. Once employees are provided with this baseline information, it is important to reach out to others based on specifics the business is facing (e.g., damage to the building, length of likely closure, financial needs, etc.). This could include key customers, suppliers, creditors, utility companies, and neighboring businesses, as well as crucial business partners such as insurance agents and financial institutions.

A business' crisis communication goal should be to provide timely, accurate, and clear information to prevent inaccuracies and rumors. To accomplish this objective, a message containing the following verified information should be sent to all stakeholders as soon as possible after a disruption has occurred:

- What, when, and where a disruption has occurred
- How serious the problem appears to be
- How the business has been impacted (e.g., damage to facilities and operations)

All communications should be tailored to the recipient, considering what they may be experiencing because of the disaster. If possible, it is helpful to be specific while also emphasizing positive outcomes. This helps to maintain the business' good reputation, as well as provide practical information regarding the time frame of when and the location of where the business will be reopening.

EMPLOYEE'S MAY ASK

- Is it safe to go back to work (and what is being done to assure my safety)?
- Do I have to report to work?
- Will I be paid if the office is closed?
- How and when will I be paid?
- Will I have a job after this crisis is over?

CUSTOMER'S MAY ASK

- When will I receive the order?
- How will you make this right?

CREDITOR'S MAY ASK

When can I expect payment?

NEIGHBORING BUSINESSES MAY ASK

(If disruption to them was caused by your business)

- How are you taking care of this matter?
- What are you going to do to prevent this from happening again?

SUPPLIER'S MAY ASK

- Will you be canceling your order?
- When should we resume deliveries?
- Where should we ship your current order?

Crisis Communication Steps

1. Assign a communications coordinator

Identify an internal crisis communication coordinator. This person is responsible for managing the communications process, developing messaging, and working with the business owner or other senior management on preparation and implementation.



2. Create message templates

Prepare message templates ahead of time to save time and energy. Starting from scratch after an actual emergency has occurred can result in factual or tonal mistakes. If there is warning of an impending disaster (e.g., a hurricane or blizzard), it may be possible to refine the message templates before the actual event.

3. Create an employee emergency card

Create and distribute a wallet-sized emergency card which includes critical information that may be needed during or immediately after a disaster, such as phone numbers. Even if you operate a largely paperless office, a small employee emergency card is a useful resource that should be easy to access if electronic devices are down.

4. Decide when to post information updates

Set up a post-disaster communications schedule. The most critical information should be released as soon as possible following a disaster. Once the situation stabilizes, it often makes sense to post information at set intervals, such as every day at noon. This is more convenient for various stakeholders and reminds the business owner of the need for frequent updates.



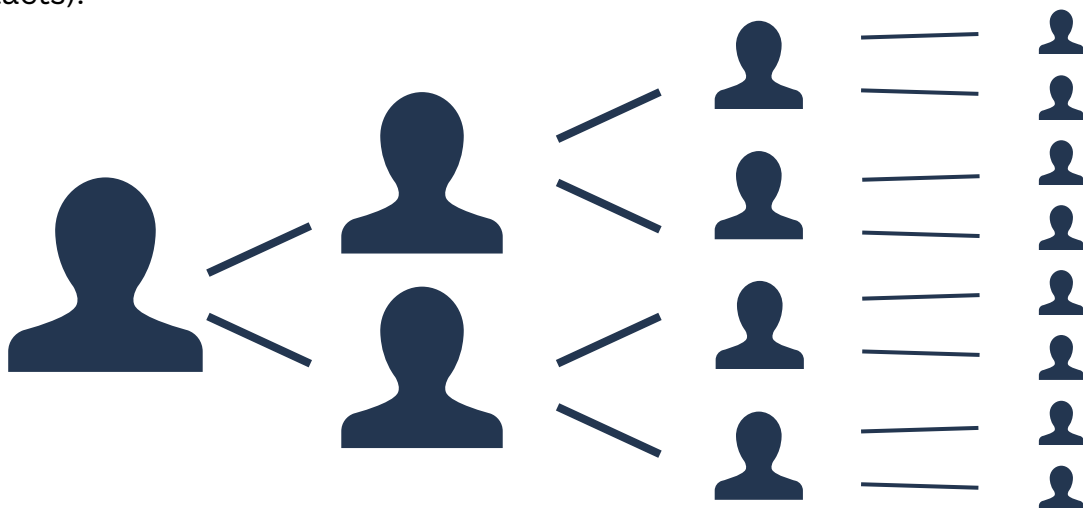
QUICK TIPS

Create messaging templates ahead of time when planning for any crisis your business may encounter. This allows you to save valuable time when the need for messaging to your stakeholders is very high.

Communicating during or immediately after a major disaster can be almost impossible, as thousands of people attempt to reach friends and families to confirm their safety or to report on their own situation. While cellular communications are often the most reliable during a power or weather emergency, the huge call volume can strain the cellular network, making calls difficult.

To overcome this obstacle, a business' crisis communication plan should include multiple means of reaching key stakeholders, such as text messaging, emails, a business telephone hotline with recorded messages (as well as the capability of allowing the caller to leave messages), social media (Facebook, Twitter, LinkedIn, etc.), a business' website or intranet site, or a third-party emergency notification system.

A phone tree is another communication process that starts with the communications coordinator or a designated administrator who shares urgent messages with pre-identified key employees. These employees in turn contact another list of preidentified staff, and so forth, until all employees are reached. For a post-disaster phone tree to be effective, it should include up-to-date contact information, and as many contact methods as possible for each employee (e.g., landline and mobile phone numbers, business and personal email addresses, social media account usernames, and emergency out-of-state contacts).



Phone trees are most efficient when they work both ways. Employees should be instructed not to just wait to be contacted; they should also know who to contact at the business (and how) to report on their safety and to receive any urgent messages.

Social Media as a Communication Tool

Mobile technology and social media are everywhere—in our pockets and purses, on our wrists, and in our cars—and they are changing the way businesses function daily and how they respond to and recover from a disaster. Just as technology improves efficiencies in everyday business operations, it also can be incorporated into a business continuity plan to facilitate both work processes and communications if normal systems are damaged or disrupted.

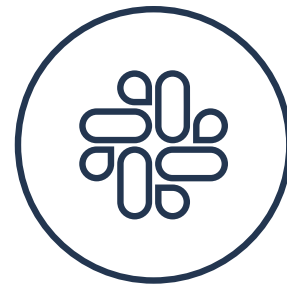
In recent years, the use of social media has grown amongst emergency management professionals to communicate with their communities, such as weather condition warnings, emergency preparedness, and post-disaster recovery. Small businesses are also using social media to communicate with not just their customers, but also their employees and business partners. This enables them to communicate quickly and more accurately to a wider audience, leading to more efficient response and recovery efforts and controlling misinformation and rumors.



X
(Formerly Known as Twitter)



Facebook



Slack

The social media platforms above can all be used to provide important information to employees such as updates on an organization's status. Importantly, the information is shared in real time on platforms employees already use and can access on their devices.

START BUILDING YOUR PLAN TODAY!



To help businesses prepare, IBHS created this free, easy-to-use tool for building and maintaining a business continuity plan. Designed specifically for small- to mid-size businesses, OFB-EZ will help you prepare for and recover from any type of business disruption from severe weather to a virus outbreak.

YOUR PLAN MUST CONTAIN THE FOLLOWING AREAS

- Know Your Risks
- Know Your Operations
- Know Your Employees
- Know Your Equipment
- Know How to Reduce Potential Disruptions
- Know Your Key Customers, Contacts, Suppliers, and Vendors
- Know Your Information Technology
- Know Your Finances
- Know How to Test Your Plan
- Know Where to Go for Help

Business PREPAREDNESS

Business Emergency Coordination Center

The Chamber of Commerce of Cape Coral and the City of Cape Coral Emergency Operations Center have created the Business Emergency Coordination Center (BECC) to better communicate with our local businesses in the event of an emergency. By working together, you will be able to build a more resilient business while further preparing your staff to provide essential services to the community during times of need.

What you need to know...

The site will be used to collect the following...

- Business Name, Address, Category
- Status of Business Operations
- Damage Report to your Building/Property
- Hours of Operation
- Available Services

Once you submit your report, a real-time status report of your business will also appear online at your request so the community will know you are back in business.

Paper forms will also be available at the Chamber of Commerce of Cape Coral Welcome Center located at 2051 Cape Coral Parkway E., until communication can be restored. Our staff will be on hand to assist you following a weather event.



Find more
resources
here!



10

DISASTER PREPAREDNESS TIPS FOR BUSINESSES

1. **Assemble** a team to develop a business resiliency plan.
2. **Gather** critical documents and information you will need to make decisions.
3. **Identify and prioritize** critical operations and processes.
4. **Identify** hazards – What disruptions could affect your operations?
5. **Create** your plan and prepare a business-ready “Records-To-Go” box.
6. **Develop** a communications strategy, and plan to use it post-disaster. Ensure your plan includes current emergency contact lists for employees, vendors, suppliers, and other key people.
7. **Recruit** and train employees about business resiliency and communication plans. Make sure they know it.
8. **Back up** and store critical records and data at an off-site location.
9. **Take action** to mitigate the potential impact on your equipment, buildings, facilities, inventory, and storage. A good plan includes provisions to relocate to a pre-identified site and a way to operate efficiently with a smaller staff of key individuals. Also, consider insurance options.
10. **Exercise**, test, and update your plan. Keep it current.

**Information provided by Florida SBDC at FGCU

After the storm, check with Lee County, The City of Cape Coral, the Chamber of Commerce of Cape Coral, the Small Business Administration (SBA), and the Small Business Development Center (SBDC) for resources, including loans and grants, that may be available.



U.S. Small Business
Administration



Business Continuity Planning Continuing Education



FEMA

Emergency
Management
Institute



IS-1300: Introduction to Continuity of Operations

This course is intended to lay the foundation of knowledge for students who wish to increase their understanding of continuity and building a comprehensive continuity program in their organization or jurisdiction.

Course Objectives:

- Define continuity.
- Describe the importance of continuity planning for organizations and communities.
- Recognize elements required for a continuity program in your organization.
- Describe the key elements of a continuity program.
- Explain the Whole Community approach to continuity planning.



THE
UNIVERSITY
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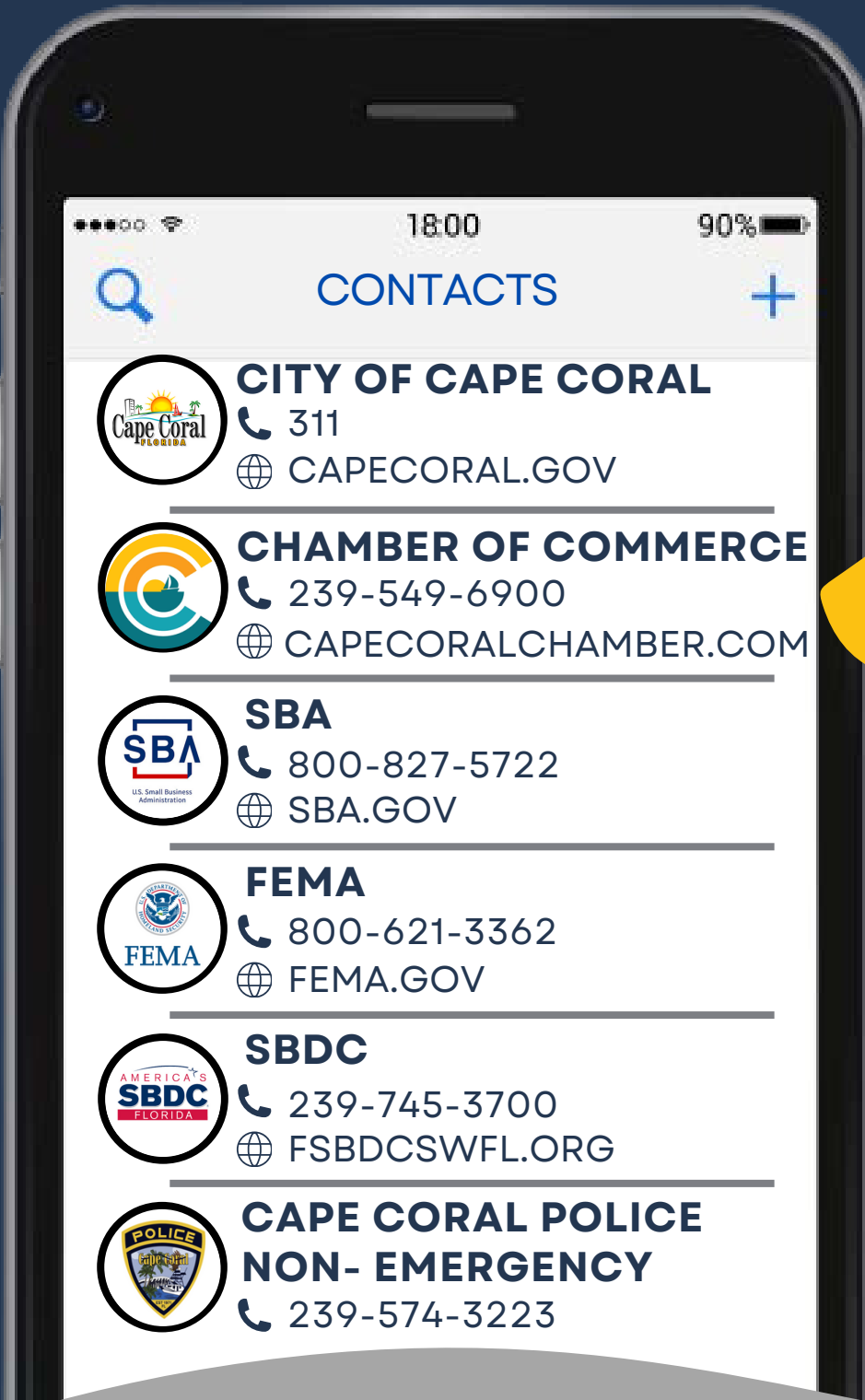


Business Continuity Planning (BCP) Online

This training is for any size business or any type of workplace (private, public, or non-profit). This is useful for anyone new to this, or for specific organization positions to help them see their role in continuity, and even for continuity / risk / resilience professionals, to educate or refresh and gain access to tools and resources. Units may be taken in any order and a unit completion certificate is provided at the end of each unit allowing position specific staff to learn content applicable to them.

For more information, contact CCEOC@CapeCoral.Gov

IMPORTANT CONTACT INFORMATION





CAPE  CORAL READY
PREVENT · MITIGATE · PREPARE · RESPOND · RECOVER