



## Do you have a plan for when disaster strikes?

Even if you've been living under a rock the past few weeks, you were bound to hear about all the crazy weather that's been wreaking havoc across the globe. From multiple category 5 hurricanes to a 7.2 earthquake, it's enough to make anyone anywhere wonder what they would do when disaster strikes.

September is National Preparedness Month, and while hurricanes and earthquakes aren't common in New England, we still do battle with tropical storms and nor'easters on a regular basis. So how can you be prepared when the unexpected happens? Follow these tips!

### For Your Home:

- Meet with household members to discuss the dangers of fire, severe weather, earthquakes and other emergencies. Explain how to respond to each. Find the safe spots in your home for each type of disaster.
- Discuss what to do about power outages and personal injuries.
- Draw a floor plan of your home. Mark two escape routes from each room.
- Show family members how to turn off the water, gas and electricity at main switches when necessary.
- Post emergency telephone numbers near telephones. Teach children how and when to call 911, police and fire.
- Pick two emergency meeting places. 1) A place near your home in case of a fire. 2) A place outside your neighborhood in case you cannot return home after a disaster.
- Take a basic first aid and CPR class.
- Keep family records including insurance information in a water and fire-proof container.
- Create an emergency kit: A supply of water (one gallon per person per day). Store water in sealed, unbreakable containers. Identify the storage date and replace every six months. A supply of non-perishable packaged or canned food and a non-electric can opener. A change of clothing, rain gear and sturdy shoes. Blankets or sleeping bags. A first aid kit and prescription medications. An extra pair of glasses. A battery-powered radio, flashlight and plenty of extra batteries. Credit cards and cash. An extra set of car keys. Special items for infants, elderly or disabled family members.

Where you are an employee or a business owner, having and knowing what to do in an emergency is key. There are some important tips to consider when creating and implementing a plan.

**Business:**

- Identify an internal shelter in the event that authorities tell you to "shelter in place," or stay put
- Document each employee's function and emergency contact information
- Decide who is in charge when regular managers are unavailable
- Create a phone tree and designate individuals who will initiate the communication process
- Establish a single spokesperson to speak to the media and the public
- Train your employees on the disaster plan and review it with them regularly
- Keep a copy of your customer records and business files off-site or in a cloud
- Maintain an inventory of all equipment used by your business
- Know where utility shutoffs are located and how to operate them
- Document all processes that make your business run, from answering the phones, to tracking finances, to distributing your product or service
- Develop a schedule for backing up all computer records
- Coverage can mean the difference between reopening after a disaster strikes and having to close your doors. Meet regularly with an insurance agent to ensure you have adequate coverage and knowledge of how to quickly file a claim.
- Consider a policy that will reimburse you for business disruptions, in addition to physical losses.

Emergency procedures should be part of an all-inclusive disaster plan – whether at home or at the office, which you need to update regularly. The next time disaster strikes, you may not have much time to act. Prepare now for a sudden emergency. Learn how to protect yourself and cope with disaster by planning ahead. Post the plan where everyone will see it—on the refrigerator or bulletin board and practice executing it. Mother nature can be fickle, so it's best to be prepared for any situation.