

In Case of Emergency...

Preparedness Planning for the Small Business Owner

In an emergency, minutes and hours count. The safety and health of employees, visitors and your business depend on how you respond. An Emergency Preparedness Plan helps you prepare for prevention, response and recovery, *before* a crisis occurs.

Plan for Emergencies

- Establish an evacuation plan. Designate primary and secondary evacuation routes and exits; be sure they are clearly marked, well lit, wide enough, and clear at all times. Hold training drills for your employees at least annually.
- Make a list of telephone numbers for fire, police, ambulance, hospital, public health, utilities, insurance agent and disaster relief agencies (e.g., American Red Cross, Small Business Administration), as well as for customers, suppliers, and distributors. Store a copy off-site.
- Keep these items on hand: first aid kit, flashlight with fresh batteries, battery-powered radio, waterproof plastic bags, camera with film, tool kit, and a supply of bottled water and nonperishable food.

Keep Your Records Safe

- Financial statements, account information, blueprints, product lists and specifications are critical to your business. Store these in a safe that has been tested and listed by Underwriters Laboratories (UL), www.ul.com. UL rates safes for resistance to fire, heat, burglary tools and torches.
- Back up critical electronic data and programs at least daily to help you recover quickly from a data loss or hardware failure. Store copies in a physical location separate from your facility.



Innovative Insurance Services for Small Business

Protect Against Perils

- If your business is in an area prone to hazards such as floods, hurricanes, or earthquakes, take steps to minimize potential damage to the building and contents, such as anchoring bookcases to wall studs to keep them from falling in an earthquake.
- Review your property insurance with your agent to understand your coverage, deductibles, and limits of insurance. Most policies do not cover flood or earthquake damage, so you may need to buy separate insurance.
- Store insurance information, contact names, and policy numbers in a safe place, with a duplicate copy stored off-site, to expedite the claim process.

For more safety and risk management news and updates, visit The Hartford at www.thehartford.com/corporate/losscontrol, or contact your local Hartford small business insurance representative.

