

# Crisis Management Planning: Ten Practical Tips for the Small Business Owner

**Establish an evacuation plan** to be sure everyone can get out quickly in an emergency. Designate primary and secondary evacuation routes and exits. Be sure that evacuation routes and emergency exits are clearly marked and well lit, wide enough, and clear at all times. Train your employees in evacuation procedures and practice at least annually. Consider providing CPR and other first aid training. Be sure to include procedures for evacuating individuals in need of assistance. Work with the local fire department, if necessary.

**Keep an updated list of telephone numbers**, including fire, police, ambulance, hospital, public health, utilities, insurance agent, and disaster relief agencies (e.g., American Red Cross, Small Business Administration). Include contact names and telephone numbers for customers, suppliers, and distributors. Keep a copy off site.

**Keep essential items on hand** in the event of an emergency: first aid kit, flashlight with fresh batteries, battery powered radio, water, waterproof plastic bags and covers, camera with film, a tool kit, and an appropriate supply of bottled water and nonperishable food.

**Protect vital records critical to your business** (e.g., financial statements, account information, blueprints, product lists and specifications, etc.). Select a safe that has been tested and listed by Underwriters Laboratories ([www.ul.com](http://www.ul.com)). UL rates safes for resistance to fire and heat, as well as resistance to burglary tools and torches.

**Back up all critical electronic data and programs at least daily.** Backing up these valuable assets can help recover from a data loss or hardware failure and get back online quickly.

**Secure backup copies of critical data and programs** in a physical location separate from your facility to protect against damage from theft, fire, water, and other physical hazards.

**Install anti-virus software** on each employee's PC, in all firewalls, and in all e-mail servers to block virus attacks. Develop a procedure to regularly update all anti-virus software to the newest version to block new viruses.

**Determine if your business is located in an area that is prone to natural hazards** (e.g., flood, hurricane, earthquake). Once you have identified perils to which your business is vulnerable, take steps to minimize potential damage to the building and contents (e.g., guard against earthquake damage by anchoring tall bookcases and filing cabinets to the wall studs to keep them from falling).

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***Review your current property insurance policy with your agent.*** Be sure that you understand the coverages (e.g., buildings, personal property, personal property of others, business income, etc.), deductibles, and limits of insurance. Most policies do not cover flood or earthquake damage, thus if your business is prone to these perils, you may need to buy separate insurance.

***Keep insurance information and contact names and numbers in a safe place.*** This information will expedite the claim process in the event of a loss.

For more information, contact your local Hartford agent or your Hartford Loss Control Consultant. Visit The Hartford's Loss Control web site at [www.thehartford.com/losscontrol](http://www.thehartford.com/losscontrol)



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