

GOT BACK-UP?

Practical tips to help businesses weather the (next) natural disaster.

With the season for several extreme weather events upon us, now is a good time for organizations to create, review, and test plans to make sure they're truly prepared if a potentially devastating event appears on the horizon.

Not only should a sound plan protect physical assets and property, but it should also address the human talent that's necessary to continue operations after a natural disaster.

90%

OF U.S. COUNTIES OVER THE LAST TEN YEARS DECLARED WEATHER-RELATED DISASTERS (NOT JUST HURRICANES).

HELP ENSURE WORKER CAPACITY (AND SAFETY) AND AID WITH RECOVERING SOONER WITH THESE BEST PRACTICES:

1

KNOW YOUR EXPOSURES.

Do you know when, where, and which severe weather risks threaten your area? For example, about [2.5 million U.S. employer businesses](#) are in areas most exposed to hurricanes. And as we've seen recently, tornados present a threat anywhere, anytime. The key is to know what extreme threats your business may be exposed to and take necessary steps to be prepared before it's too late.

2

ESTABLISH DISASTER RECOVERY PLANS WITH EMPLOYEES IN MIND.

Once you know which weather events could strike, developing a plan to protect your business is critical.

- Collect and update employe contact information. Make sure files are backed up and stored in a safe place for easy access after an event so you can ensure the safety of all employees.
- Think about what resources you can provide that can not only empathize with and support impacted employees, but also facilitate return to work as quickly as possible to maintain productivity, such as:
 - rideshares for those left with storm-damaged cars or disrupted public transportation
 - modified shifts or the ability to swap shifts to accommodate employees facing added challenges and responsibilities after a disaster
 - more flexible PTO policies for a set period of time following the event
 - mobile hotspots for employees without internet or electricity but who have cell service

3 UNDERSTAND MISSION-CRITICAL PEOPLE AND PROCESSES.

What if many people are affected in your area and can't get to work? Determine the fewest number of people it will take to get essential work done, how long you can operate at that reduced level before it impacts revenue or causes losses, and where backup staffing will come from to keep the business running. A good plan will also provide parameters around when it may make sense to completely suspend operations until staff becomes available.

4 CROSS-TRAIN ESSENTIAL WORKERS.

Ensure there's back-up personnel to step into essential roles until "normal" staff can return to work. Consider remote work options for mission-critical workers who may be unharmed by the disaster, but physically unable to get to work because of transportation issues. Before disaster strikes, make sure they're set up with whatever they need to work from home.

5 PARTNER WITH VENDORS.

When planning for the worst, it can help to partner with vendors that could handle specific services if you don't have enough staff to do the work. Just make sure to have agreements and arrangements in place far in advance and review them periodically.

6 LEVERAGE PEER NETWORKS.

Exchange ideas and strategies with business leaders in similar industries about how they ready a workforce after a natural disaster. Do they contract with a staffing firm that can supply temporary, trained talent? Do they mobilize their workers from another location that's outside the affected area? Walking away with just one effective idea could help your business avoid a total shutdown.

7 CONDUCT TABLE-TOP DRILLS.

Practice makes perfect. So don't just review the plan every year. Simulate different scenarios with your disaster planning staff and senior leadership that puts your business continuity plan into action. After the drill(s), see what worked and what didn't and make necessary adjustments.

8 COMMUNICATE EVACUATION PLANS.

Make sure employees know what to do for different types of disasters. Activate backup communications as soon as normal methods go down and continue to stay in touch via those channels. For example, send push messages to employees' cell phones, both during and after the disaster, to determine how many may be affected.



Last but not least, seek guidance from insurance and risk management experts who have the knowledge and tools to help you plan for the unthinkable and mitigate disruption to your workforce. According to one of our loss control experts, "It's always better to make decisions from a place of preparation, not panic."



**CONTACT US TO ASSESS YOUR RISK AND HELP DEVELOP
A PLAN THAT CAN PRESERVE THE CONTINUITY OF YOUR
WORKFORCE IN THE EVENT OF EXTREME WEATHER.**

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