

# Do You Expect, the Unexpected

Get Your Business Ready!



Hurricane Dean 2007, Barbados South Coast

 R & J Turnbull Ltd  
**Working together**

R and J Turnbull Ltd. specialises in the provision of Business Continuity Planning, Management and associated services, as well as consultancy in payment and Fraud systems.

We are working to ensure that business owners like you are properly prepared for and better equipped to handle unexpected business disruptions.

**Disclaimer:**

This document is not definitive and is a guideline only, R and J Turnbull Ltd is not liable for any omissions or any results of using this guide.

# Do You Think You are Prepared?

This guide gives a guideline, which will help you prepare for a problem and put your business in a position to hopefully survive a disruption. Though every situation is unique, a business will be better prepared if it plans carefully, puts emergency procedures in place, and practices for situations and events that may occur.



## Plan ahead for potential disasters

It's critical for you to protect your business by identifying potential risks from natural and man-made disasters. Be pessimistic - this is definitely a case of planning for the worst and hoping for the best.

Here are some suggestions, if you are at risk for the following disasters:

### All Events

- Consider the purchase of a small fire / waterproof safe to store important documents / system backups
- Ensure Fire escape routes are clearly defined and documented and shown on the walls around your business
- Make sure you have fire marshal(s) who understand their responsibility and are trained in the use of any necessary equipment
- Ensure BL & P keep any trees in the area well trimmed in time for the Hurricane season.
- Plan for Covers, Tarps in advance and have them stored in a readily accessible location
- Consider having someone trained in first aid.
- Plan for possible alternative location

## Wildfires – especially during cane season

- If Possible try and maintain approx., a 30 foot “combustible-free” zone around your facility.
- Remove any trees and combustible material, such as brush. Keep grass mowed.
- Consider the use of flame-resistant building materials when building or renovating.
- Keep the roof and gutters clear of debris.
- Ensure an adequate source of water, sand or other flame retardant is available for use.
- If possible have a fire team defined amongst your personnel
- Be careful of using water in an electrical environment.

## Hurricane

- Ensure you have a method of notifying employees about work status before and after the storm hits.
- Protect windows with storm shutters or install plywood or suitable covers over them. Put masking tape over windows to reduce the risk of flying glass.
- Consider moving any vehicles in advance of the storm. Put them in a garage, covered area or outside, away from trees and other potential falling objects.
- If outside cover the windscreen with a protective covering to save damage from flying objects (make sure it is secured).
- Bring inside all outside moveable signage, furniture, decorations or other moveable items and store them in a secure place.
- Remove damaged or diseased limbs from nearby trees (make this a regular habit).
- Unplug all equipment and turn off all utilities at source.
- Ensure you have access to a portable generator for after the storm
- If possible prepare sealed plastic containers of water for later sanitary use.
- Ensure all important electrical equipment e.g. computers, are covered with a waterproof cover and off the ground.

## Flooding

- Many standard insurance policies **do not** cover flood damage and the resulting loss of income. Check with your insurance agent on how to ensure adequate protection.
- Reduce damage and ease clean up by building with flood-resistant materials.
- Check to find out if there is a history of floods in your area.
- Check and ensure your Electric Points are at a suitable height off the ground and above the possible flood level.
- Keep computers, electronics, and important files raised off the floor.
- Be prepared to move critical items above flood level or to another location during a flood watch.
- Check the location of your office if in a shared building (may be below a water source).

## Fire

- Do you have adequate fire protection equipment
  - ❖ Fire Extinguisher
  - ❖ Fire Blanket
  - ❖ Bucket of sand
  - ❖ Fire Hose
- Are your fire exits clearly marked
- Are there sufficient exits
- Are Fire exit routes clearly defined

## Civil Strife

- Are you located near an Embassy
- Is the building secure against Physical abuse
- Are you insured

## Crime

- Do you use CCTV
- Do you use security
- Is the security trustworthy
- Do you have a suitable burglar alarm?
- Are your goods suitably marked for identification

## Accident

- Has the accident damaged the building structure
- Is the exit blocked, what is the alternative
- Assess to situation before calling the emergency services so as to ensure the correct services are dispatched
- Evacuate all persons

## Earthquake

- Check with building officials to ensure that your facility is up to code.
- Where possible use natural gas lines with flexible connections and both manual / automatic shut-off valves.
- Where possible use flexible water lines and/or couplings to toilets, sinks, and in sprinkler systems.
- Ensure access to external water lock valve is kept clear for ease of access and well lubricated
- Where possible secure equipment, including computers, to the floor or walls to prevent tipping.
- Make sure anything with a drawer or door, like filing cabinets, has latches with a manual release.



## “Know what makes your business tick?”

Some things are vital to running your business. And, you need to protect them. So take the time (it doesn't take long), to create an all-inclusive Continuity / Disaster plan, update it regularly, and keep a copy at an easily accessible off -site location.

Here is a helpful list:

### ✓Employees:

- Identify a suitable internal shelter in the event that authorities tell you to “shelter in place”.
- Where required create a single spokesperson to speak to the media and the public.
- Document each employee's function and emergency contact information.
- Decide who is in charge if a regular manager /supervisor are unavailable.
- **Train your employees on the plan and review it with them regularly.**

### ✓Customers:

- Identify the likelihood that customers will be present if a disaster strikes and plan for it.
- Keep communications open.
- Keep a backup copy of your customer records off -site.
- Keep the backup copy up to date
- Have an alternate work site from which to communicate to customers during recovery.

## ✓Suppliers:

- Maintain an up to date contact list of all your suppliers.
- Find out how they plan to facilitate and supply you,
  - ❖ if the supplier experiences a disaster.
  - ❖ If you experience a disaster
- Maintain a list of alternate suppliers.



## ✓Equipment / Stock:

- Maintain an inventory of all equipment /stock used by your business. Keep it up to date at all times
- Maintain a directory of equipment suppliers
- Find out how they plan to facilitate and supply you,
  - ❖ if the supplier experiences a disaster.
  - ❖ If you experience a disaster
- Keep a maintenance schedule for all equipment, as well as manufacturer and service contact information for each.

## ✓Property:

- Make sure your facility meets all local building, fire and health and safety codes.
- Know where utility shut-off are located and how to operate them.
- Know your surroundings

## ✓Records:

- Take time to 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.
- Where computers are involved, document all software and versions and keep backup copies of software off site
- Keep current copies of all paper and computer files off-site and accessible.
- Ensure all important documents, such as company registration, agreements, insurance etc are placed in a secure and protected location.

## ✓Insurance:

- Insurance coverage can mean the difference between reopening after a disaster strikes and having to close your doors. Meet regularly with your 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 loss of revenue during a business disruption, in addition to physical losses.

## ✓ Emergency Services:

- Know where your nearest emergency services are supplied from
- Keep a list of all emergency services and utilities easily accessible to all staff

# Make a supply kit

A well-designed supply kit can be invaluable during a disaster. Be sure to plan for the number of employees who may need it.

### Some items that you should include are:

- ← Water
- ← Food
- ← First aid kit
- ← Flashlights (try not to use candles or matches)
- ← Radio and batteries
- ← Tarps
- ← Cleaning supplies
- ← Gloves (rubber and leather)
- ← Plastic bags
- ← Camera (to document damage)
- ← Tool kit
- ← Duct tape
- ← Blankets

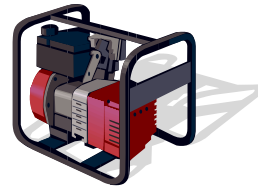


### Additional tips

- Get a weather alert radio and monitor it.
- Plan evacuation routes and procedures for employees and customers, and ensure that all employees have copies of the plans.
- Plan ahead to accommodate individuals with special needs.

### Structural fire action plan

- Install and maintain smoke alarms or a fire suppression system.
- Conduct fire drills regularly.
- Reduce clutter – it is a fuel source and can block exits.
- Take proper precautions regarding smoking and lit candles.



## Do your homework

**These resources could save you time and money...and even save lives. The more you learn about disaster preparation, the sooner you will be able to get back to business should a disaster occur.**

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← The Caribbean Disaster Emergency Response Agency (CDERA)

([www.cdera.org](http://www.cdera.org)) offers free information and coordinates regional disaster management.

The Department of Emergency Management (DEM

([www.dem.gov.bb](http://www.dem.gov.bb)) offers free information and coordinates disaster response, recovery and prevention in Barbados

# Be smart; prepare your business for a disruption!

Call today to learn more.

**R and J Turnbull Ltd is proud to help small businesses better prepare for unexpected events.**

To learn more about R and J Turnbull Ltd, please visit [www.randjt.com](http://www.randjt.com), or contact us at [contact@randjt.com](mailto:contact@randjt.com) or call (246) 428 3397.