

EQ Loss Prevention



Pre-Disaster Plan

While all businesses are different, many of them may require similar services following a seismic event, for example, qualified insured contractors. Planning ahead can help to minimize damage and ensure business continuity.

Create a disaster plan

A disaster plan identifies where hazards are located on your premises. This information is helpful for key contacts, first responders and insurance providers.

- Any flammables or explosives on your premises? How are they secured? Are they placed in such a way to prevent a fire following an earthquake?
- Are equipment, machinery and racks properly anchored or secured?
- Where are your utility shut offs and who knows how to operate them?
- Do you have a rendezvous point?

Business Essentials Checklist

This checklist may help to organize your business and support your contingency plan. We recommend reviewing your plan each year or if your operations or location change.

Your property

- Do you own the building in which you operate?
 - If yes, do you know the costs of repairing or replacing your building after an earthquake? What is your process for communicating for with any tenants in the building?
 - If not, do you maintain an up to date list of contents and know the replacement costs for these items?
- Do you have adequate security? (to deter any looting)
- Do your employees have the right training to deal with such situations and can your business continue to operate?

Your equipment

- What equipment is crucial to the operation of your business? Do you require a backup generator to keep that equipment running?
- Do you have any specialized machinery that is difficult to replace? What is the approximate time to find and receive a replacement? Are there any other alternatives?
- Do you have any back-up machinery or equipment that can be used? Are there sub-contractors you could work with to finish any immediate orders or business?
- Is there an easily accessible list of maintenance technicians who can repair your equipment if it gets damaged during an earthquake? Do you have a contract in place with them? (A lot of competing demand for these types of services will follow after a natural disaster such as an earthquake. Plan accordingly).

Logistics

- Who are your main suppliers? Are they all local, national or overseas? Diversity in this instance is a good thing but some international suppliers might not be able to transport their goods to you due to the ensuing transportation bottlenecks. Do you keep extra back-up stock?
- Who are your main buyers? They too may be experiencing business interruption following the earthquake. Is there any chance that you can work together and maintain a business continuity plan?

Records and Data

- Are your computer databases, software and other information backed-up daily and off-site?
- Do you have accessible and updated copies of:
 - Your deed or lease agreement (if you are a tenant)
 - Any union agreements, insurance policies, personnel files, payroll data, company manuals, etc.
 - A copy of your most up-to-date equipment list along with:
 - Current equipment values from invoices etc. to expedite the release of funds, if necessary.
 - Key equipment suppliers and contact information
 - Parts vendors and contact information
 - Contact list for technicians, including alternates
 - A list of contacts for temporary replacement equipment. Try to secure as many as possible in advance to avoid losing out on replacement equipment.
 - Sales and production records along with your most up-to-date inventory list and contact information for your key suppliers (with backups).
 - Orders Pending List (including customer contact information)
 - A copy of your most current chemical list accompanied by material safety data sheets for chemical remediation.
 - A list of alternate temporary locations or unaffected sub-contractors that can assist you if your facility is no longer operable.