EARTHQUAKE PREPAREDNESS
FOR BUSINESSES
Tips to help businesses keep operations, property, people and finances safe

Tip #1 Identify Your Assets, Vulnerability and Hazards
- Evaluate your assets in terms of people, building, equipment, inventory, operations and data.
- Will losing one of your assets cause a significant business interruption or financial loss?
- Look for and identify hazards inside and outside your facilities and the kinds of impacts they may have.
- Secure shelves, filing cabinets, bookcases, heavy and expensive equipment and make sure it will not block any exit doors. Are there any rivers, beaches, mountains, bridges and other buildings near that can impact or block your facilities?

Tip #2 Protect Your Property. Create a Preparedness and Business Continuity Plan
- Define your goals, prioritize and plan to minimize your vulnerabilities in order to protect lives, property and be back in business as soon as possible.
- Start with no or low-cost solutions, such as strap monitors and desktops to desk or brace to floor tall shelves. Evaluate the need of a professional consultant.
- Identify team members responsible for creating your plan and a timeline for completion. Ensure all team members are trained on plans and have current emergency contact information.
- Revise and practice your plan continuously.

Tip #3 Educate and Prepare Emergency Supplies
- Educate employees in how to respond during and after an earthquake.
- Develop a training program, practice earthquake drills and participate in the Great Shake Out annual campaign.
- Train employees in first aid and/or CPR techniques.
- Build an emergency supply kit with water, canned food, basic tools, backup power, hygiene, sanitation and medical supplies, etc.
- Encourage employees to prepare at home with food and water supplies.

Tip #4 Identify and Protect Vital Records
- Gather, organize, replace or update important documents such as: inventory; employee, stakeholders and customer information; Business policies; corporation records; legal, financial and insurance records.
- Make a backup copy you can access from outside your office such as secure cloud storage or a safety deposit box.
- Be familiar with documents you would need to apply for types of government disaster assistance, such as the SBA Disaster Loans program.

Tip #5 Understand your Insurance
- Evaluate and obtain earthquake insurance to protect your facilities and assets, based on your needs.
- Make an inventory of your business assets with photos, videos and records to prove ownership.
- Review your insurance policies with your agent and ask important questions about what is covered and excluded in your policy including copayments and deductibles.
- Review lease terms to identify what is covered by the landlord’s insurance and what you are responsible for insuring.

Tip #6 During and After the Earthquake
- During the earthquake stay calm. Do not use elevators and stay away from windows. Drop to the floor. Cover your head and protect yourself from falling items. Hold on until shaking stops.
- After the earthquake check for objects that could cause imminent danger. Asses the safety of workers, customers and visitors and apply first aid for those in need. Expect aftershocks.
- Close gas supply.

Tip #7 How Fast can You Be Back in Business
- Can you operate from a remote location or without access to the damaged building or machinery? Do you have other locations? Can you transfer your operations? Are your employees able to commute to work? Can your customers access your facilities?
- Can you communicate with your employees, suppliers, vendors? Do you have computer backup, or can you access important company documents such as employee, inventory, orders, finance and accounting information?
- Do you have enough inventory? Are your suppliers and vendors up and running? Can you or your vendors receive or deliver orders?
- Can you operate without utilities? (gas, electricity, water, internet, communications or electronic transfer funds) for how long?
- Can you pay employees without business income?
- How will your business be compromised if its closed or not accessible for 3 days, a week or longer?
- Can your organization become a center to store, distribute aid, food or provide a safe place or communication center for staff, emergency responders or community members?

Resources
- Resiliency & Business Innovation Program (RBI) www.rbipr.org an EDA i6 grante and part of the PR Science, Technology and Research Trust that assists in business resiliency.
- Response Innovation Lab (RIL) www.prstrt.org part of the PR Science, Technology and Research Trust that assists in the development of prototypes for the improvement of disaster response.
- Small Business Administration (SBA): www.sba.gov/disaster-assistance, SBA provides low-interest disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters.
- 7 Steps to A Disaster Resilient Workplace www.earthquakecounty.org.