



A program of the Insurance Institute for Business & Home Safety

Prepared by the Insurance Institute for Business & Home Safety (IBHS), an independent, nonprofit, scientific research and communications organization supported by the property insurance industry. IBHS works to reduce the social and economic effects of natural disasters and other risks on residential and commercial property by conducting building science research and advocating improved construction, maintenance and preparedness practices.

SEVERE WEATHER: EMERGENCY PREPAREDNESS AND RESPONSE PLANNING



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Overview

Many businesses are not prepared to respond to man-made or natural disasters. Statistics show that of the businesses that close because of a disaster, at least 1 in 4 never reopens. Small businesses are particularly at risk because they likely have all of their operations concentrated in one location that could be damaged or destroyed.

To help keep small businesses “open for business,” IBHS developed this severe weather emergency preparedness and response planning toolkit. It is designed as a stand-alone guide, along with a customizable checklist, that can be used by any small business to build a plan for responding to operational disruptions. It also complements IBHS’ OFB-EZ® program, which is a simple-to-use business continuity program that focuses on recovering after the initial emergency response (DisasterSafety.org/ibhs-business-protection/ofb-ez-business-continuity). To be best prepared, businesses should implement both programs to protect their businesses and bottom lines.



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THE EASY WAY TO PREPARE YOUR BUSINESS FOR THE UNEXPECTED.

What Is an Emergency Preparedness and Response Plan?

A way of organizing and implementing actions to prevent or reduce damage from natural disasters and other extreme events.

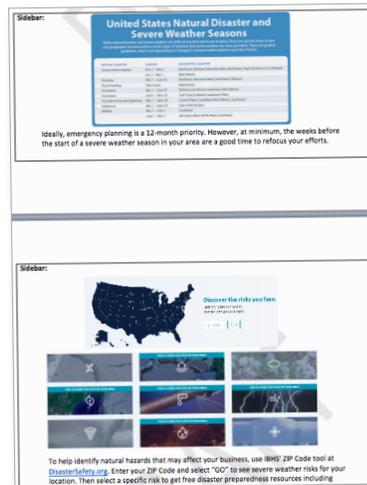
WHY CREATE AN EMERGENCY PREPAREDNESS AND RESPONSE PLAN?

Every business that wants to stay in business should have a plan to prepare for and respond to severe weather and other emergencies. Not having a plan, or having a poorly prepared or misunderstood plan, can lead to disorganized preparation or confused response, with the possibility of harm to employees, facilities, equipment or operations. The highest priority should be employee safety, but it also is important to reduce property damage and economic loss. Having a plan saves time and focuses energy when facing an imminent crisis, or when responding to one that could not have been foreseen in advance. In addition to planning for severe weather that threatens an entire region, preparedness and response plans can also be created for non-weather-related threats and other hazards that are specific to one business, such as water damage from a leaking or bursting pipe, a small fire or a power outage.

WHAT SHOULD BE INCLUDED IN AN EMERGENCY PREPAREDNESS AND RESPONSE PLAN?

All plans should include “best practices” to be taken before, during and after an emergency, along with actions to address unique challenges that are specific to each business’ facilities and operations, and the risks it faces.

In addition to severe weather plans, it is also important to consider non-weather-related threats and risks that stem from the nature of the business, such as hot work operations, metalworking and woodworking, manufacturing, flammable liquids handling and storage, plastics storage, cooking equipment, refrigeration systems, and other



business-related risks of greatest concern to each business. The “Know Your Risks” exercise in the OFB-EZ toolkit will assist in determining the threats that are likely to affect your business, taking into account the frequency (the likelihood the event will occur) and the severity (the amount

of damage the event is capable of causing the business). Businesses should plan for the highest ranking threats as soon as possible.

The next step is to inspect the vulnerable areas of your building envelope (roof, windows, walls and doors), surrounding premises, worksite layout and emergency systems, to ensure your plan protects the most vulnerable assets and operations. This analysis also may help to identify ways to streamline the planning process from a time and money perspective.

Once these basic organizational tasks have been completed, the next step is to identify and implement the steps needed to protect people and property. Most storms and many other types of natural hazards can be tracked and monitored, which allows for at least some preparedness planning. However, when that is not the case, emergency planning will help make businesses more resilient and better able to withstand even an event that happens without warning.



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GET PREPARED

CREATE YOUR SEVERE WEATHER AND OTHER TYPES OF EMERGENCY PREPAREDNESS & RESPONSE PLANS

Based on this guide’s recommendations, your type of business and other available resources, use the customizable checklist template (which can be downloaded at DisasterSafety.org/wp-content/uploads/2016/04/ez-prep-checklist-template-ibhs.xls) to create your plan, including preparedness and recovery actions and tasks, team members’ responsibilities, alert levels, etc., to fit your business and building needs.

UNITED STATES NATURAL DISASTER AND SEVERE WEATHER SEASONS

Ideally, emergency planning is a 12-month priority. However, at minimum, the weeks before the start of a severe weather season in your area are a good time to refocus your efforts.

Natural Disaster	Seasons	Geographic Location
Severe Winter Weather	Nov. 1–Mar. 1	Northeast, Midwest, Mountain West, Northwest, High elevation in Southeast and Mid-Atlantic
Flooding	Mar. 1–June 30	Northwest, Mountain West, Northwest, Midwest
Flash Flooding	Year-round	Nationwide
Tornadoes	Mar. 1–June 30	Midwest, Southeast, Southwest, Mid-Atlantic
Hurricanes	June 1–Nov. 30	Gulf Coast and Atlantic Seaboard States
Thunderstorms and Lightning	Mar. 1–Sept. 30	Central Plains, Southeast, Mid-Atlantic, Southwest
Hailstorms	Mar. 1–September 30	East of the Rockies
Wildfire	Mar. 1–June 1 June 1–Nov. 1	Southeast Mountain West, Pacific West, Southwest

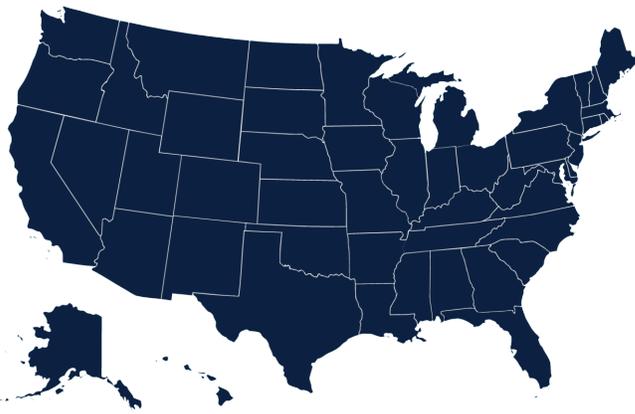


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DISCOVER YOUR RISKS

To help identify natural hazards that may affect your business, use IBHS' ZIP Code tool at [DisasterSafety.org](https://www.DisasterSafety.org). Enter your ZIP Code and select "Go" to see severe weather risks of your location. Then select a specific risk to get the free disaster preparedness resource including practical, specific measures business owners can take to help minimize the impact of disaster.



Discover the risks you face.

Click your state on the map or enter your Zip Code below.





LIFE SAFETY

LIFE SAFETY COMES FIRST

Business owners and managers should promote and encourage disaster safety and personal preparedness among employees—for example, posting “how to” materials in the workplace, encouraging employees to create a family disaster plan, and conducting educational or training programs. These efforts can be conducted online, face-to-face, or through brochures/handouts, videos, etc.

Emergency preparedness and response plans should include the following safety procedures. Each task should be assigned to either a title/position or an individual along with an alternate. These assignments should be reviewed and updated annually.

COMPLETED	Life Safety Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	Create procedures on how employees are to report emergencies (fire alarm, dialing 911, calling an internal emergency number, etc.).		
<input type="checkbox"/>	Create medical emergency procedures (who can perform them and to what extent, or whether your business will rely on the fire department or ambulatory services to provide these services).		
<input type="checkbox"/>	Create evacuation procedures (appoint a lead or team to be in charge of developing evacuation plans including how to evacuate and what routes to take, including floor plans with exit diagrams, and actions employees should take before and while evacuating such as shutting windows, turning off equipment, and closing doors behind them; the plan should also include procedures on how to account for all employees after an evacuation—e.g., sweep the area, check offices and restrooms, conduct roll call in the assembly area, etc.).		
<input type="checkbox"/>	Create shelter-in-place procedures (what actions employees should take before and while sheltering).		
<input type="checkbox"/>	Create life safety equipment maintenance procedures (AED, personal protection equipment, etc.).		
<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		



OFF-SEASON

Every region of the county is at risk for severe weather during at least some seasons of the year. Ideally, emergency planning is considered a 12-month priority, but even if that is not the case, the weeks before the start of a severe weather season in your area is a good time to refocus your efforts.

COMPLETED	Off-Season: [Month - Month] Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	Create emergency response teams, including a chain of command, a current list of telephone numbers and contacts for emergency plan team members, local police and fire departments, utilities, contractors, HVAC contractor, electrician, plumber, building owner, if applicable, etc.		
<input type="checkbox"/>	Create checklists for all employees, specifically for those who have assigned responsibilities. Be sure to assign primary and alternates for each action/task.		
<input type="checkbox"/>	Designate a knowledgeable person who will be responsible for monitoring the news and weather, and for disseminating weather updates.		
<input type="checkbox"/>	Assemble needed supplies for an emergency supply kit and first aid kit. If employees are to remain on site in safe conditions, ensure proper supplies such as food, bedding and life safety equipment are included. Be sure to reinspect and replenish supplies annually or after an actual emergency.		
<input type="checkbox"/>	Create emergency shutdown and start-up procedures with appropriate personnel for components such as computer systems, special equipment, refrigeration systems, etc., and for building systems such as electric systems, gas and/or other utility systems, HVAC and boilers. Review procedures annually.		
<input type="checkbox"/>	Establish a relationship in advance (thereafter, revisit relationship) with local, reliable contractors that will be available for post-storm building repairs.		
<input type="checkbox"/>	Inspect the building envelope (roof cover, flashing, windows, walls, warehouse doors) and conduct repairs.		
<input type="checkbox"/>	If located in a flood or storm surge zone, determine water entry points and document flood protection techniques.		
<input type="checkbox"/>	Inspect and conduct repairs of surrounding grounds to ensure proper site drainage, including ground drains and gutters to facilitate water runoff.		



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OFF-SEASON (CONT.)

COMPLETED	Off-Season: [Month - Month] Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	If backup power such as a diesel generator is to be used, test the system and establish proper contracts with fuel suppliers for emergency fuel deliveries.		
<input type="checkbox"/>	Maintain fire sprinkler systems, fire extinguishers and smoke detectors. Consider a fire protection system that is monitored so the fire department is immediately notified when the sprinklers are activated.		
<input type="checkbox"/>	Inspect and replenish critical spare parts inventory.		
<input type="checkbox"/>	Consider replacement contingencies (i.e., equipment leasing contracts or plans) for critical business equipment that can cause a bottleneck in business operations or may take extensive time to replace.		
<input type="checkbox"/>	For production facilities, back up capabilities by adding additional production lines, shifts, outsourcing, etc.		
<input type="checkbox"/>	Create a system to communicate after an emergency such as message templates for the business' website, telephone recording, social media sites, company intranet, employee communications, etc. Maintain a list of local radio and TV stations in the event the business needs to broadcast information on closings/reopenings.		
<input type="checkbox"/>	Create and disseminate a payroll policy in the event of office closings due to an emergency.		
<input type="checkbox"/>	Consider how documents, records and reports (both hard copies and electronic copies) will be safeguarded including storing in fire-rated cabinets, relocating records above ground level, bolting cabinets in earthquake areas, transferring to an off-site location, backing up at a distant location, etc.		
<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		



5 DAYS BEFORE AN INCIDENT

COMPLETED	5 Days Before [Incident] Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	As needed, secure equipment, cabinets and fixtures vulnerable to the approaching event.		
<input type="checkbox"/>	Inspect the roof and grounds for loose debris which may become a hazard in high winds. If staff or temporary help is available, begin removal of the debris; otherwise, the removal may be done at the 72-hour interval.		
<input type="checkbox"/>	Notify employees of the potential for severe weather, and instruct them to prepare for the possible implementation of the emergency plan.		
<input type="checkbox"/>	Ensure all employees have the business' designated emergency telephone numbers, key contact information and other important documents such as an employee emergency wallet card, telephone call tree list, etc.		
<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		



72 HOURS BEFORE AN INCIDENT

COMPLETED	72 Hours Before [Incident] Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	Check that all roof equipment (air conditioners, fan housing, satellite dishes, antennas and signs) mounts are secure against damage during heavy winds.		
<input type="checkbox"/>	Inspect and repair roof edge flashing. Clear roof drains, gutters and downspouts of debris to prevent water backup.		
<input type="checkbox"/>	Remove or secure all loose ground items, including landscaping that may become windborne debris. Secure garbage cans, outdoor furniture, signs, awnings, flags and flagpoles, and tools.		
<input type="checkbox"/>	Clean out all debris from outdoor perimeter drains, especially in areas where water may collect such as shipping and receiving areas where the ground slopes toward the building.		
<input type="checkbox"/>	Ensure fire protection systems are in proper working order.		
<input type="checkbox"/>	Fill emergency generators with fuel and contact fuel suppliers with anticipated needs for post-storm deliveries.		
<input type="checkbox"/>	Review message templates for business' website, telephone recording, employee communications, intranet, etc.		
<input type="checkbox"/>	Advise employees to begin checking the employee emergency hotline, business' website, company intranet, etc., for updates on the status of the office/facility.		
<input type="checkbox"/>	Instruct employees with laptops to take them home at the end of each day and confirm they can connect to the business' server from home. In addition, instruct all employees to fully charge their cell phones and any other common devices, and to ensure they have a power cord and car charger.		
<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		



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24–48 HOURS BEFORE AN INCIDENT

COMPLETED	24–48 Hours Before the [Incident] Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	Make decision on when to close office/facility and to excuse employees so they have sufficient time to prepare their homes and families, and notify employees of office closure details.		
<input type="checkbox"/>	Notify key customers, suppliers and partners of the office/facility closing (i.e., USPS, Fed Ex, UPS, cleaning service, building management, vendors, shippers, etc.).		
<input type="checkbox"/>	For hurricanes and other high-wind events, install window protection (e.g., permanent shutters or plywood panels; tape should never be used to protect against pressures and flying debris). If window protection is unavailable, close all window blinds, and cover office equipment with plastic sheets or tarps.		
<input type="checkbox"/>	Disconnect all electrical equipment and unplug from power source.		
<input type="checkbox"/>	If building has the potential of being exposed to flooding or storm surge, seal all water entry points (i.e., utility penetrations into the building) and install flood protection including first-floor drain plugs.		
<input type="checkbox"/>	Raise equipment and furniture above expected flood level heights, and elevate or relocate critical records, computers and equipment to an alternate site, if possible.		
<input type="checkbox"/>	If employees are to remain on site, make sure a safe and secure area is designated in advance. If conditions permit, instruct them on how to monitor, document, and minimize leaks and water infiltration in critical areas with vital equipment.		
<input type="checkbox"/>	If expecting any deliveries, contact sender/shipper to inform them of office/facility closure.		
<input type="checkbox"/>	Make sure employees with “call tree” responsibilities have the most updated version of the company telephone call list and that they have it in multiple formats (hard copy, electronically, etc.).		
<input type="checkbox"/>	Instruct employees to change their voicemail and turn on their email “out of office” notification to indicate the office/facility is closed due to weather, etc.		
<input type="checkbox"/>	Customize the message template’s message and post to business’ website, social media sites and company intranet, and record outgoing message for the business’ main telephone line, the employee emergency hotline, etc.		



24–48 HOURS BEFORE AN INCIDENT (CONT.)

COMPLETED	24–48 Hours Before the [Incident] Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	Advise employees to check on the status of the office/facility at least twice per day.		
<input type="checkbox"/>	Place a “closed” notice on office/facility main entrance (including instructions on how to find out more information online or by phone).		
<input type="checkbox"/>	Conduct full or partial shutdown procedures.		
<input type="checkbox"/>	Close and lock all office doors, especially perimeter offices.		
<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		

DURING AND IMMEDIATELY AFTER AN INCIDENT

COMPLETED	During & Immediately After [Incident] Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	While building cannot be occupied, if alarm system loses power, arrange alternate security.		
<input type="checkbox"/>	Activate the company telephone call tree process to contact all employees regarding the status of the business’ office/facility.		
<input type="checkbox"/>	Update employee emergency hotline, company intranet, social media and business website with postings on the status of the business’ operations.		
<input type="checkbox"/>	Designate times for key staff members to call into conference calls for situation overviews.		
<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		



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RECOVERY AFTER AN INCIDENT

COMPLETED	Recovery After [Incident] Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	Authorize employees with assigned recovery responsibilities to return to the facility, assess conditions, document damages, and notify the business owner, key managers, etc., of their findings.		
<input type="checkbox"/>	When it is deemed safe, authorize employees with assigned start-up responsibilities to begin the documented start-up procedures.		
<input type="checkbox"/>	Take an overall inventory, including photos of all damaged property, and report damage and related expenses to your insurance company.		
<input type="checkbox"/>	Where possible or necessary, protect building, equipment and furniture from further damage.		
<input type="checkbox"/>	Instruct employees returning to the building to examine their work area, test all office equipment and report findings back to the designated staff contact. Notify key customers, suppliers and partners of office/facility reopening and any necessary property or operational changes resulting from storm damage.		
<input type="checkbox"/>	When all safety and operational concerns are addressed, provide an "all clear" so employees can return to work.		
<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		



LONGER-TERM PLANNING AND REPAIRS

Once a business gets through a major disruption, it is important to remember the next catastrophe can occur at any time. Now is the time to begin inspecting the building and premises, initiating repairs to the building envelope, and making improvements that will help to reduce damage in the future. IBHS provides a wealth of resources on strengthening buildings against natural hazards at DisasterSafety.org/fortified/safer-business and DisasterSafety.org/ibhs-business-protection.

This is also the time to hold a debrief meeting to review procedures, solicit input from employees on what was successful and what was not, and document any shortcomings of the emergency plan. Compile a log of actions to be taken and incorporate improvements into the plan for the future. The employees' ability to safeguard themselves and the business in an emergency reflects their understanding of the overall plan and their own responsibilities, so practice during the off-season so everyone is prepared when the next storm hits and the plan must be implemented.

COMPLETED	Long-Term Planning & Repairs Tasks	Primary Staff Responsible	Alternate Staff Responsible
<input type="checkbox"/>	Hold a debrief meeting noting successes and failures, compile a log of actions to be taken, and incorporate improvements into plan.		
<input type="checkbox"/>	[Insert additional rows for your own specific action items or tasks]		

THE IMPORTANCE OF TRAINING & EXERCISING

Once the plan and checklists are completed, review, train and rehearse with employees so they can fulfill their roles and responsibilities. The emergency preparedness and response plan should not be kept a secret. It should be shared with the entire staff and feedback should be encouraged throughout the entire process. Employees who are included in the process and made aware of the plan will have the desire and be more equipped to assist with recovery in the event of an approaching storm or other type of business interruption. Every employee should know what their role is and what is expected of them.

- Exercise the plan annually and incorporate feedback, gaps and lessons learned in the annual update.
- Distribute the plan and checklists in both paper and electronic formats to all employees.

BUSINESS & OFFICE EMERGENCY DISASTER KIT

Part of developing an emergency preparedness and response plan is the assembly and maintenance of a business/office emergency disaster kit and supplies. Some disasters may require employees to shelter-in-place; other times, emergency personnel may need to stay on site in order to protect the property and building. Having the essential items such as water, food, communication tools, hygiene, sanitation and first aid supplies could be critical to avoiding injury to employees and reducing damage to your business.

Use the suggested items on the supply list to help assemble the emergency preparedness and response supplies that may be needed.



SUPPLY CHECKLIST

EZ-PREP SUPPLY CHECKLIST

Download at DisasterSafety.org/wp-content/uploads/2016/04/ez-prep-supply-checklist-ibhs.xls.

COMPLETED	Long-Term Planning & Repairs Tasks	Type	Quantity Needed	Quantity Present	Date Checked
EQUIPMENT					
<input type="checkbox"/>	Batteries				
<input type="checkbox"/>	Battery-powered items (TV, lanterns, personal fans, etc.)				
<input type="checkbox"/>	Boots				
<input type="checkbox"/>	Bungee cords				
<input type="checkbox"/>	Camera (digital, disposal, and/or smartphone with camera)				
<input type="checkbox"/>	Communication devices (two-way radios, satellite radios, cell phones, chargers and weather radio)				
<input type="checkbox"/>	Electrical lockout/tagout kits				
<input type="checkbox"/>	Extension cords (indoor and outdoor)				
<input type="checkbox"/>	Fire extinguishers				
<input type="checkbox"/>	Floor drain plugs				
<input type="checkbox"/>	Fuel cans and generator fuel				
<input type="checkbox"/>	Hard hats				
<input type="checkbox"/>	Hoses				
<input type="checkbox"/>	Ropes				
<input type="checkbox"/>	Safety harness				
<input type="checkbox"/>	Shop vacuums (wet/dry)				
<input type="checkbox"/>	Steel cables and turn buckles				
<input type="checkbox"/>	Straps				
<input type="checkbox"/>	Tape (duct, masking, electrical, cloth, caution, etc.)				
<input type="checkbox"/>	Tarpaulins (water-resistant, fire-retardant, etc.)				
<input type="checkbox"/>	Tools (pliers, hammer, gas wrench, wrenches, screwdrivers, nails, handsaw, staple gun, staples, etc.)				
<input type="checkbox"/>	Utility knives				
<input type="checkbox"/>	Yard equipment (axes, blowers, hatchets, pruners, trimmers, chainsaws, etc.)				



SUPPLY CHECKLIST (CONT.)

COMPLETED	Long-Term Planning & Repairs Tasks	Type	Quantity Needed	Quantity Present	Date Checked
CLEANUP					
<input type="checkbox"/>	Bleach				
<input type="checkbox"/>	Brooms and mops				
<input type="checkbox"/>	Buckets/pails				
<input type="checkbox"/>	Disinfectants				
<input type="checkbox"/>	Eye protection (safety goggles)				
<input type="checkbox"/>	Gloves (leather, nitrile, rubber, latex, etc.)				
<input type="checkbox"/>	Ladders				
<input type="checkbox"/>	Rakes and shovels				
<input type="checkbox"/>	Spill kits				
<input type="checkbox"/>	Towels (paper, cloth rags, etc.)				
<input type="checkbox"/>	Waste drums				
SHELTER-IN-PLACE					
<input type="checkbox"/>	Battery-powered or hand-crank radio and a NOAA Weather Radio with tone alert and extra batteries for both*				
<input type="checkbox"/>	Bedding and blankets				
<input type="checkbox"/>	Can opener (manual)				
<input type="checkbox"/>	Coolers and ice				
<input type="checkbox"/>	Disposable plates, cups and eating utensils				
<input type="checkbox"/>	Drinking water in non-breakable containers				
<input type="checkbox"/>	Dust mask to help filter contaminated air and plastic sheeting and duct tape to shelter-in-place*				
<input type="checkbox"/>	First-aid kit*				
<input type="checkbox"/>	Flashlight*				
<input type="checkbox"/>	Food (at least a three-day supply of non-perishable food)*				
<input type="checkbox"/>	Hand sanitizer				
<input type="checkbox"/>	Local maps*				
<input type="checkbox"/>	Plastic bags (zip-top, trash, etc.)				
<input type="checkbox"/>	Toiletries				
<input type="checkbox"/>	Manual can opener for food*				



SUPPLY CHECKLIST (CONT.)

COMPLETED	Long-Term Planning & Repairs Tasks	Type	Quantity Needed	Quantity Present	Date Checked
<input type="checkbox"/>	Moist towelettes, garbage bags and plastic ties for personal sanitation*				
<input type="checkbox"/>	Water (one gallon of water per person per day for at least three days) for drinking and sanitation*				
<input type="checkbox"/>	Whistle to signal for help*				
STORM/FLOOD PROTECTION					
<input type="checkbox"/>	Sand and sand bags				
<input type="checkbox"/>	Sealants (expandable polyurethane, caulk, caulk guns, etc.)				
<input type="checkbox"/>	Sump pumps				
<input type="checkbox"/>	Wood (plywood, lumber, etc.)				
<input type="checkbox"/>	[Insert additional rows for your specific needed supplies]				

*Supplies suggested by Ready.gov

DISCLAIMER: The Insurance Institute for Business & Home Safety has prepared this article for informational purposes only. IBHS shall have no liability, in negligence, tort or otherwise with respect to the use of any of the information and/or practices described in this article. Nothing contained in this article is intended or written to be used, nor may it be relied upon or used, by any person and/or business as legal advice.



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