



Planting the Seeds for Recovery

Disaster and Pandemic
Planning for Nonprofits



Continuity and Recovery Plan Template

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Instructions

The Business Continuity and Recovery Plan Template is intended to be used in addition to your Emergency Preparedness and Response Plan. Some key differences between these plans are:

Business Continuity and Recovery Plan

This plan is for use once life and safety are secure in response to a disaster. This plan identifies key resources and needs to ensure that business may continue, perhaps in a limited capacity, or how your nonprofit will fully recover should the disaster be catastrophic. This plan includes information such as:

- Critical assets
- Critical operations
- Key funders, donors and board members
- Alternate business location

Emergency Preparedness and Response Plan

This plan identifies and prioritizes the key hazards that may affect nonprofit operations, and outlines preparedness and mitigation activities. This plan also includes operational procedures to respond effectively and efficiently to an incident. This goal of this procedure is to ensure life and safety are secure in response to a disaster. This plan includes information such as:

- Preparedness
 - Hazard identification and assessment
 - Employee education and training
 - Drills and exercises timelines and plans for your business
 - First aid kits
 - Disaster supply kits
- Response
 - Evacuation procedures
 - Fire procedures
 - Shelter-in-place procedures
 - Staff notification
 - Information gathering procedures
 - Incident management

Continuity Planning and the Business Impact Analysis

An integral part of continuity planning involves the completion of a Business impact analysis (BIA). The BIA is an essential component of an organization's business continuance plan; it includes an exploratory component to reveal any vulnerabilities, and a planning component to develop strategies for minimizing risk. The result of analysis is a report that describes the potential risks specific to the organization studied. One of the basic assumptions behind a BIA is that every component of the organization is reliant upon the continued functioning of every other component. Some components are more crucial than others and require a greater allocation of funds in the wake of a disaster. For example, an organization may be able to continue functioning normally if the cafeteria has to close, but would come to a complete halt if the information system crashes.

As part of a disaster recovery plan, BIA is likely to identify costs linked to failures, such as loss of cash flow, replacement of equipment, salaries paid to catch up with a backlog of work, loss of funding, and so on. A BIA report quantifies the importance of business components and suggests appropriate fund allocation for measures to protect them. The possibilities of failures are likely to be assessed in terms of their impacts on safety, finances, marketing, legal compliance, and quality

assurance. Where possible, impact is expressed monetarily for purposes of comparison. For example, a business may spend three times as much on marketing in the wake of a disaster to rebuild staff and community confidence.

It is a best practice to conduct a BIA at the start of formal business continuity planning efforts. Templates, checklists and sample BIA materials have been included on your *Disaster Planning for Nonprofits Resource CD*. These resources have been provided as tools for your organization once you formally begin the continuity process at your facility.

Today's Workshop

At today's workshop, follow the easy steps and include in this template as much information as you can. Feel free to ask the facilitators questions about key concepts, or ask for tips and ideas. When you return to your office, meet with your business continuity and recovery planning team. You may be able to add more information to each of these sections. Feel free to personalize the tables to your specific needs. The more detail you add, the better your plan will help you recover from a disaster.

This plan is included on your *Disaster Planning for Nonprofits Resource CD* in an electronic format (MS Word) so that you may easily enter and update your information.

This document is also available for download at the Los Angeles County Department of Public Health Emergency Preparedness and Response Program site listed below:
<http://www.lapublichealth.org/eprp/plans.htm>.

Stakeholder Risk Prioritization for Los Angeles County

The County of Los Angeles Hazard Mitigation Advisory Committee prioritized risk to the residents and property of the county

High Risk Priority Hazards

- Earthquake (natural)
- Wildland Urban Interface Fire (natural)
- Weapons of Mass Destruction (WMD) Terrorism (technological)
- Utility Loss (technological)
- Flood (natural)
- Drought (natural)
- Biological/Health (technological)
- Waste Water and Water (technological)
- Economic Disruption (technological)
- Data Telecommunications (technological)
- Civil Unrest (technological)

Moderate Risk Priority Hazards

- Large Venue Fires (technological)
- Transportation Incidents, rail/air/pipeline (technological)
- Hazardous Materials (technological)
- Radiological Incident/Accident (technological)
- Special Events (technological)
- Dam Failure (technological)
- Landslides (natural)
- Transportation/loss of ability (technological)
- Explosion (technological)
- Severe Weather (natural)

Low Risk Priority Hazards

- Biological/Agriculture (technological)
- Tsunami (natural)
- Sinkholes/subsidence (technological)
- Rise in Ground Water (natural)
- Mine Safety (technological)
- Volcano (natural)
- Tornados (natural)

Risk Assessment Matrix

Using your list of potential hazards and critical assets, you are now ready to begin to prioritize things and assess where your nonprofit is vulnerable to disruption. For each of the six categories, you will decide the level of impact each of the hazards will have on your nonprofit.

Before completing your Risk Assessment Matrix you need to understand the difference between the levels of impact. Below the levels are discussed and listed in order of escalation.

- **Negligible** – limited to no business disruptions or property damage
- **Marginal** – a hindrance that may affect business operations without shutting down, you have no minor damage, it may be an occurrence in the surrounding neighborhood
- **Critical** – temporary disruptions of business or major damage to the facility, impacts are to the community
- **Catastrophic** – a disaster that affects entire regional community causing business disruptions and forces closure of building(s). This is an event of large proportions. It can include complete destruction, multiple injuries or deaths, and a regional event which means limited or no outside resources available for prolonged periods of time.

The table on the following page will help you to determine and prioritize your nonprofit risks. General types of events are listed on the left side. There are additional spaces provided to customize for your nonprofit needs.

Begin with the first listed disaster event, earthquake. Circle the number in each asset area to score how the hazard would likely impact your business. Complete the other rows then total your numbers for both columns and rows.

As the last step, prioritize which areas should be addressed first, based on highest vulnerability, and then assign each column with your priority number 1-6.

From: *7 Steps to an Earthquake Resilient Business*, Earthquake Country Alliance, www.earthquakecountry.info/roots/

Step 1: About Your Nonprofit

PRIMARY NONPROFIT LOCATION	SECOND NONPROFIT LOCATION
NONPROFIT NAME	NONPROFIT NAME
STREET ADDRESS	STREET ADDRESS
CITY, STATE, ZIP CODE	CITY, STATE, ZIP CODE
TELEPHONE NUMBER	TELEPHONE NUMBER
PRIMARY POINT OF CONTACT	ALTERNATE POINT OF CONTACT
PRIMARY EMERGENCY CONTACT	ALTERNATE EMERGENCY CONTACT
TELEPHONE NUMBER	TELEPHONE NUMBER
ALTERNATE TELEPHONE NUMBER	ALTERNATE TELEPHONE NUMBER
E-MAIL ADDRESS	E-MAIL ADDRESS
EMERGENCY CONTACT INFORMATION - DIAL 911 IN AN EMERGENCY	
NON-EMERGENCY POLICE	ELECTRICITY PROVIDER
NON-EMERGENCY FIRE	GAS PROVIDER
INSURANCE PROVIDER	WATER PROVIDER
POISON INFORMATION CENTER	RAPE/VICTIM SERVICES
OTHER (E.G., HAZARDOUS MATERIAL SPILL CLEAN-UP)	OTHER (E.G., PROPERTY SECURITY)
OTHER (E.G., IT SUPPORT CONTRACTOR)	OTHER (E.G., BANK AGENT)
OTHER (E.G., PROPERTY MANAGEMENT)	OTHER
OTHER	OTHER

Step 2: Business Continuity and Recovery Planning Team

The following people will participate in business continuity and recovery planning.

NAME	POSITION	EMAIL

Coordination with Others

The following people from neighboring organizations, businesses and our building management will participate on our emergency planning team.

NAME	ORGANIZATIONS/BUSINESS	EMAIL

Meeting Schedule

The emergency planning team will meet on a regular basis.

DATE	LOCATION	TOPIC

Step 4: Critical Assets

If these items are taken away, it would drastically affect or harm your nonprofit or cause a major disruption to operations. What does your nonprofit need to operate?

PEOPLE (employees, consumers, donors, board members, clients/constituents, key volunteers, etc.)	
BUILDING (physical structure, storage unit, satellite office, main office, store front, capital lease, etc.)	
COMPUTER EQUIPMENT (computers, software, servers/network, specialty tools, copiers, etc.)	
DATA (documents, payroll, files, records, server back-up tapes, etc.)	
INVENTORY/PRODUCT (stock, supplies, new materials, etc.)	
OPERATIONS (any disruption to ops, accounts receivable/payable, payroll, mail room, etc.)	

Step 4: Critical Assets (continued)

VALUABLE CONTENTS (religious artifacts, valuable collectables, etc.)	
BOOKS AND RECORDS (vital records, payroll information, etc.)	
EQUIPMENT (HVAC, kitchen equipment, audio visual equipment, specialty tools, copiers, etc.)	
FURNITURE AND FIXTURES (office furniture, custom built furniture, auxiliary furniture, etc.)	
GROUNDS (custom decorations, outdoor equipment, signage, etc.)	
OTHER (artwork, antiques, etc.)	

Step 5: Critical Operations

Identify operations that are critical for your nonprofit’s survival. Does your nonprofit provide services crucial to the incident response? How will you continue to perform these functions in a disaster situation? What operations are necessary to fulfill legal and financial obligations? Which are necessary to maintain cash flow and reputation? What operations does your nonprofit provide to others (i.e. shelter, day care, spiritual guidance, food, etc.)? In the event of a disaster will people be congregating at your location needing assistance?

PROCEDURES TO RESTART OPERATION AFTER MINIMAL DISASTER IMPACT: If a disaster causes negligible or marginal impact on operations, these procedures will help to restart the operation in the same location.

PROCEDURES TO COMPLETELY RESTORE OPERATION AFTER SIGNIFICANT DISASTER IMPACT: If a disaster causes critical or catastrophic impact on operations, these procedures will help to restore the operation in the same location, an alternate location, or a new location.

OPERATION:	
STAFF IN CHARGE (POSITION)	STAFF IN CHARGE (NAME)
KEY SUPPLIES/EQUIPMENT	KEY SUPPLIERS/CONTRACTORS
PROCEDURES TO RESTART OPERATION AFTER MINIMAL DISASTER IMPACT	
PROCEDURES TO COMPLETELY RESTORE OPERATION AFTER SIGNIFICANT DISASTER IMPACT	

OPERATION:	
STAFF IN CHARGE (POSITION)	STAFF IN CHARGE (NAME)
KEY SUPPLIES/EQUIPMENT	KEY SUPPLIERS/CONTRACTORS
PROCEDURES TO RESTART OPERATION AFTER MINIMAL DISASTER IMPACT	
PROCEDURES TO COMPLETELY RESTORE OPERATION AFTER SIGNIFICANT DISASTER IMPACT	

Step 5: Critical Operations (continued)

PROCEDURES TO RESTART OPERATION AFTER MINIMAL DISASTER IMPACT: If a disaster causes negligible or marginal impact on operations, these procedures will help to restart the operation in the same location.

PROCEDURES TO COMPLETELY RESTORE OPERATION AFTER SIGNIFICANT DISASTER IMPACT: If a disaster causes critical or catastrophic impact on operations, these procedures will help to restore the operation in the same location, an alternate location, or a new location.

OPERATION:	
STAFF IN CHARGE (POSITION)	STAFF IN CHARGE (NAME)
KEY SUPPLIES/EQUIPMENT	KEY SUPPLIERS/CONTRACTORS
PROCEDURES TO RESTART OPERATION AFTER MINIMAL DISASTER IMPACT	
PROCEDURES TO COMPLETELY RESTORE OPERATION AFTER SIGNIFICANT DISASTER IMPACT	

OPERATION:	
STAFF IN CHARGE (POSITION)	STAFF IN CHARGE (NAME)
KEY SUPPLIES/EQUIPMENT	KEY SUPPLIERS/CONTRACTORS
PROCEDURES TO RESTART OPERATION AFTER MINIMAL DISASTER IMPACT	
PROCEDURES TO COMPLETELY RESTORE OPERATION AFTER SIGNIFICANT DISASTER IMPACT	

Step 6: Key Organizations and Businesses

The following is a list of organizations and businesses that are critical to maintaining business (i.e. vendors, suppliers, funders, etc.).

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	DOES THIS ORGANIZATION HAVE A CONTINUITY PLAN?
MATERIAL/SERVICE PROVIDED		
If this organization experiences a disaster, we will obtain materials/services from the following:		

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	DOES THIS ORGANIZATION HAVE A CONTINUITY PLAN?
MATERIAL/SERVICE PROVIDED		
If this organizations experiences a disaster, we will obtain materials/services from the following:		

Step 6: Key Organizations and Businesses (continued)

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	DOES THIS ORGANIZATION HAVE A CONTINUITY PLAN?
MATERIAL/SERVICE PROVIDED		
If this company experiences a disaster, we will obtain materials/services from the following:		

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	DOES THIS ORGANIZATION HAVE A CONTINUITY PLAN?
MATERIAL/SERVICE PROVIDED		
If this company experiences a disaster, we will obtain materials/services from the following:		

Step 8: Information Technology Security

Data security and backup should be an ongoing process, however, it is crucial before a disaster. If you use a contractor for your IT support, they should be included in your business continuity and recovery planning. Identify the records that are essential to perform your critical functions. Vital records may include employee data, payroll, financial and insurance records, customer data, legal and lease documents. Are any impossible to re-create? Are copies stored offsite?

DATA SECURITY AND BACK-UP	
LEAD STAFF OR CONTRACTOR	EMERGENCY CONTACT TELEPHONE
EMAIL	ALTERNATE CONTACT TELEPHONE
BACK-UP RECORDS ARE STORED ONSITE HERE	BACK-UP RECORDS ARE STORED OFFSITE HERE
VIRTUAL RECORDS ARE STORED HERE	VIRTUAL BACK-UP CONTACT
IF OUR VIRTUAL RECORDS ARE DESTROYED, WE WILL PROVIDE FOR CONTINUITY IN THE FOLLOWING WAYS:	

IT ASSET SECURITY	
LEAD STAFF OR CONTRACTOR	EMERGENCY CONTACT TELEPHONE
EMAIL	ALTERNATE CONTACT TELEPHONE
KEY COMPUTER HARDWARE	TO PROTECT OUR COMPUTER HARDWARE, WE WILL:
KEY COMPUTER SOFTWARE	TO PROTECT OUR COMPUTER SOFTWARE, WE WILL:
IF OUR COMPUTERS ARE DESTROYED, WE WILL USE BACK-UP COMPUTERS AT THE FOLLOWING LOCATIONS:	

Step 9: Alternate/Temporary Location

Determine if it is possible to set up an alternate or temporary location if your primary site is unavailable. Would this site become your new primary site? Do you have multiple locations in which you can condense work operations? How much work can be done virtually? Does your nonprofit have options for relocation in the same park? Would a work-from-home strategy work for your organization? What pre-agreements would you need for these options?

ALTERNATE LOCATION		SECOND ALTERNATE LOCATION	
STREET ADDRESS		STREET ADDRESS	
CITY, STATE, ZIP CODE		CITY, STATE, ZIP CODE	
TELEPHONE NUMBER		TELEPHONE NUMBER	
IS THERE A PRE-AGREEMENT IN PLACE?		IS THERE A PRE-AGREEMENT IN PLACE?	
POINT OF CONTACT		POINT OF CONTACT	
CONTACT NAME		CONTACT NAME	
TELEPHONE NUMBER	ALTERNATE NUMBER	TELEPHONE NUMBER	ALTERNATE NUMBER
E-MAIL ADDRESS		E-MAIL ADDRESS	
SITE ASSESSMENT		SITE ASSESSMENT	
NUMBER AND TYPE OF STAFF TO WORK HERE		NUMBER AND TYPE OF STAFF TO WORK HERE	
SUPPLIES ALREADY IN PLACE		SUPPLIES ALREADY IN PLACE	
SUPPLIES THAT WOULD BE NEEDED		SUPPLIES THAT WOULD BE NEEDED	
TIME TO SET UP OPERATIONS		TIME TO SET UP OPERATIONS	
LENGTH OF TIME TO STAY IN THIS SITE		LENGTH OF TIME TO STAY IN THIS SITE	
POSSIBLE HAZARDS IN THE AREA		POSSIBLE HAZARDS IN THE AREA	
NOTES:		NOTES:	

Step 10: Staff Notification

Staff should be regularly updated on business operational status including whether they should report to work, what work conditions are like, alternate work sites and plans, plan triggers, etc.

NOTIFICATION			
STAFF WILL BE NOTIFIED BY: <input type="checkbox"/> PHONE TREE <input type="checkbox"/> AUTOMATIC NOTIFICATION SYSTEM <input type="checkbox"/> EMAIL BLAST <input type="checkbox"/> OTHER: STAFF WILL RESPOND BY: <input type="checkbox"/> CALLING IN TO LIVE PERSON <input type="checkbox"/> CALLING AUTOMATIC RESPONSE SYSTEM <input type="checkbox"/> EMAIL IN <input type="checkbox"/> OTHER:	STAFF MEMBER RESPONSIBLE FOR NOTIFICATION		
		TELEPHONE NUMBER	EMAIL
		RESPOND IN NUMER	AUTO RESPONSE NUMBER
		PLAN TRIGGER	

NOTIFYING STAFF NAME:			
STREET ADDRESS		EMERGENCY CONTACT NAME	
CITY, STATE, ZIP CODE		RELATIONSHIP TO EMPLOYEE	
TELEPHONE NUMBER	ALTERNATE NUMBER	CONTACT TELEPHONE	ALTERNATE TELEPHONE
EMAIL		CONTACT EMAIL	

NOTIFYING STAFF NAME:			
STREET ADDRESS		EMERGENCY CONTACT NAME	
CITY, STATE, ZIP CODE		RELATIONSHIP TO EMPLOYEE	
TELEPHONE NUMBER	ALTERNATE NUMBER	CONTACT TELEPHONE	ALTERNATE TELEPHONE
EMAIL		CONTACT EMAIL	

Step 10: Staff Notification (continued)

STAFF NAME:			
STREET ADDRESS		EMERGENCY CONTACT NAME	
CITY, STATE, ZIP CODE		RELATIONSHIP TO EMPLOYEE	
TELEPHONE NUMBER	ALTERNATE NUMBER	CONTACT TELEPHONE	ALTERNATE TELEPHONE
EMAIL		CONTACT EMAIL	

STAFF NAME:			
STREET ADDRESS		EMERGENCY CONTACT NAME	
CITY, STATE, ZIP CODE		RELATIONSHIP TO EMPLOYEE	
TELEPHONE NUMBER	ALTERNATE NUMBER	CONTACT TELEPHONE	ALTERNATE TELEPHONE
EMAIL		CONTACT EMAIL	

STAFF NAME:			
STREET ADDRESS		EMERGENCY CONTACT NAME	
CITY, STATE, ZIP CODE		RELATIONSHIP TO EMPLOYEE	
TELEPHONE NUMBER	ALTERNATE NUMBER	CONTACT TELEPHONE	ALTERNATE TELEPHONE
EMAIL		CONTACT EMAIL	

STAFF NAME:			
STREET ADDRESS		EMERGENCY CONTACT NAME	
CITY, STATE, ZIP CODE		RELATIONSHIP TO EMPLOYEE	
TELEPHONE NUMBER	ALTERNATE NUMBER	CONTACT TELEPHONE	ALTERNATE TELEPHONE
EMAIL		CONTACT EMAIL	

Step 11: Key Nonprofit Contact Notification

Key Fundors/grantors, Donors, board members, clients/consumers and other key contacts should be regularly updated on operational status such open hours, orders in progress, etc. This may be done via your website, posting signs at your business, or contacting them individually.

NOTIFICATION	
KEY NONPROFIT CONTACTS WILL BE NOTIFIED BY: <ul style="list-style-type: none"> <input type="checkbox"/> WEBSITE <input type="checkbox"/> AUTOMATIC NOTIFICATION SYSTEM <input type="checkbox"/> EMAIL BLAST <input type="checkbox"/> SIGNAGE <input type="checkbox"/> OTHER: 	STAFF MEMBER RESPONSIBLE FOR NOTIFICATION
	TELEPHONE NUMBER
	EMAIL

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	RELATIONSHIP TO OUR NONPROFIT

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	RELATIONSHIP TO OUR NONPROFIT

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	RELATIONSHIP TO OUR NONPROFIT

Step 11: Key Nonprofit Contact Notification (continued)

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	RELATIONSHIP TO OUR NONPROFIT

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	RELATIONSHIP TO OUR NONPROFIT

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	RELATIONSHIP TO OUR NONPROFIT

ORGANIZATION NAME:		
STREET ADDRESS		CONTACT NAME
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMAIL
EMERGENCY TELEPHONE	WEBSITE	RELATIONSHIP TO OUR NONPROFIT

Step 12: Continuity of Management Plan

You can assume that not every key person will be readily available or physically at the facility after an emergency. Ensure that recovery decisions can be made without undue delay. If relevant, consult your legal department regarding laws and corporate bylaws governing continuity of management.

Establish procedures for:

- Assuring the chain of command
- Maintaining lines of succession for key personnel

POLICY STATEMENT REGARDING CONTINUITY OF MANAGEMENT			
LEADER NAME:			
STREET ADDRESS		SUCCESOR NAME	
CITY, STATE, ZIP CODE		SUCCESOR TELEPHONE NUMBER	
TELEPHONE NUMBER	EMERGENCY TELEPHONE	SUCCESOR EMAIL	
EMAIL		RELATIONSHIP TO LEADER	
LEADER NAME:			
STREET ADDRESS		SUCCESOR NAME	
CITY, STATE, ZIP CODE		SUCCESOR TELEPHONE NUMBER	
TELEPHONE NUMBER	EMERGENCY TELEPHONE	SUCCESOR EMAIL	
EMAIL		RELATIONSHIP TO LEADER	
LEADER NAME:			
STREET ADDRESS		SUCCESOR NAME	
CITY, STATE, ZIP CODE		SUCCESOR TELEPHONE NUMBER	
TELEPHONE NUMBER	EMERGENCY TELEPHONE	SUCCESOR EMAIL	
EMAIL		RELATIONSHIP TO LEADER	

Step 13: Insurance Coverage Discussion Form

Use this form to discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

INSURANCE AGENT:				
STREET ADDRESS		CONTACT NAME		
CITY, STATE, ZIP CODE		CONTACT TELEPHONE NUMBER		
TELEPHONE NUMBER	FAX NUMBER	CONTACT EMERGENCY TELEPHONE		
EMERGENCY TELEPHONE	WEBSITE	CONTACT EMAIL		
INSURANCE POLICY INFORMATION				
TYPE OF INSURANCE	POLICY NUMBER	DEDUCTIBLES	POLICY LIMITS	COVERAGE (GENERAL DESCRIPTION)
DISASTER RELATED INSURANCE QUESTIONS				
Do you need Flood Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No		What perils or causes of loss does my policy cover?		
Do you need Earthquake Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No		How will my property be valued?		
Do you need Business Income and Extra Expense Insurance? <input type="checkbox"/> Yes <input type="checkbox"/> No		Does my policy cover the cost of required upgrades to code? <input type="checkbox"/> Yes <input type="checkbox"/> No		
How much insurance am I required to carry to avoid becoming a co-insurer?		What does my policy require me to do in the event of a loss?		
What types of records and documentation will my insurance company want to see?		Am I covered for lost income in the event of business interruption because of a loss? Do I have enough coverage? For how long is coverage provided? How long is my coverage for lost income if my business is closed by order of a civil authority?		
How will my emergency management program affect my rates?				
To what extent am I covered for loss due to interruption of power? Is coverage provided for both on- and off-premises power interruption?		To what extent am I covered for reduced income due to customers' not all immediately coming back once the business reopens?		
NOTES				



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