

# Small Business Fire and Emergency Precautions: Tips for Before and After a Disaster

by Charles A. Yuen on October 7, 2013

For any New York or New Jersey small business owner, watching the devastation at the Seaside Park boardwalk was a grim reminder that disaster can strike at any time. Fortunately, there are steps you can take to help ensure your business can recover.

As the recent past demonstrates, New Jersey small businesses may be susceptible to a number of serious emergency situations, including fires, sinkholes, floods, severe storms and cyber attacks. To boost your business's chances for survival, it is imperative to consider precautions before disaster strikes. Preparedness planning should involve:

- **Risk assessment:** assessment of the disasters that may threaten persons, property, business and the potential injuries and damage they could cause.
- **Insurance verification:** review of broker services and recommendations and insurance policies to identify any coverage gaps. Issues to consider may include whether the insurance program adequately covers projected costs related to business resumption and relocation, payroll, lost income, and emergency expenses.
- **Hazard mitigation:** steps to reduce potential dangers by conducting regular facility inspections, using licensed contractors to perform repair work, and installing protections such as fire sprinklers and security alarms.
- **Communication strategies:** a plan to maintain communication with employees, vendors, customers, and other key contacts during and after a disaster.
- **Data protection:** physical protection of business and customer data and documents, including multiple backups of digital documents and offsite storage of physical documents.
- **Emergency supplies:** basic emergency supplies, including batteries, flashlights, water, first aid kits, and radios and backup methods for utility outages such as generators.
- **Staff training:** employees' familiarity with the company's disaster response/recovery plan and readiness for emergency situations.
- **Regular testing:** consideration and testing of preparedness procedures, including evacuation drills, emergency communications protocols, and policies.

For businesses on the New Jersey boardwalk, resources may be available to pick up the pieces. The Christie Administration has announced that federal funds from Hurricane Sandy may be available to help Seaside Park and Seaside Heights businesses rebuild and address losses not covered by private insurance.

If you have any questions about this post or would like to discuss your company's preparedness activities, please contact me, Charles Yuen, or the Scarinci Hollenbeck attorney with whom you work.