



Business Emergency Preparedness Guide

Wheatland Regional Emergency Management Partnership

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Please Note: Some of the content in this guide has been adapted from information from Calgary Emergency Management Agency.

This Business Emergency Preparedness Guide is provided by The Wheatland Regional Emergency Management Partnership (WREMP), representing Wheatland County, the Town of Strathmore, the City of Chestermere, and the Villages of Hussar, Rockyford, and Standard.

Business Emergency Preparedness

Emergency events are unavoidable and recent disasters have shown how devastating these catastrophic events can be to businesses and local economies.

Are you prepared for emergencies such as major storms, floods, fires, tornadoes, or hazardous materials spills?

- Businesses that are prepared for disasters:
- Are better able to survive disasters and protect their employees and operations
- Play a significant role in their community's recovery
- Are more likely to meet safety and workplace regulations (this includes the provincial workers compensation act, the occupational health & safety (ohs) regulations and the Canada labour code)

About This Guide

This guide covers several important emergency preparedness topics for your business to consider. This guide can be used as a starting point to protect that investment and the people you employ by ensuring your business is prepared to be up and running as soon as possible following any type of emergency or business disruption.

This guide addresses the needs of a wide variety of businesses, so choose what tools and steps make the most sense for your organization. Even one simple step now can help make a big difference in how well your business survives an emergency – or if it survives at all.

Potential Hazards & Risks

Our region is exposed to many different types of risks, such as natural hazards, human-caused hazards, and technological hazards. Your business may be vulnerable to the following risk and hazards. Assess the risks presented and imagine how they could affect your ability to continue to operate.



Health

Influenza, pandemics, chemical, biological, radiological, nuclear



Security

Theft, vandalism, cyber-attacks, fraud, sabotage



Infrastructure

Fire, hazardous materials, power outage, loss of utilities



Operational

Supply chain, transportation, IT and telecommunication disruptions



Severe Weather

Flooding, tornado, hail, windstorm, lightning, snow/ice storm, extreme heat



Personnel

Pandemic, loss of staff, labour action

Various risks and hazards have different severities and likelihood of occurring, and therefore it is important to understand the hazards that could make your business more vulnerable.

Developing a Business Continuity Plan

When business is disrupted, it can cost money. Lost revenues plus extra expenses mean reduced profits. Insurance does not cover all costs and cannot replace customers that defect to the competition. A business continuity plan to continue business is essential.

How to Develop a Business Continuity Plan (BCP)

Step 1 – Analyze your business

Step 2 – Assess the risks

Step 3 – Develop strategies

Step 4 – Make a plan

Step 5 – Exercise your plan

Step 6 – Review your plan

A Business Continuity Plan is required for decreasing the downtimes of the business. Whether it be a technical outage or any human resource outage, a BCP is meant to help organizations run their business operations in an emergency. When faced with unanticipated events and disruptions, business continuity supplies a road map for continued operation and fewer mistakes or surprises.

Business continuity is not only for disruptions – it makes a business a safer place to work and contributes to financial stability.

Employee Safety

Ensuring employee safety is a critical part of any emergency plan, not only to protect the health and well-being of the people working for your organization, but also because your business needs its employees to operate.

Having a plan in place for the following will ensure employee safety.

- Keep first aid kits well stocked
- Consider offering first-aid classes to employees
- Keep a properly stocked emergency kit in the office and encourage employees to create their own emergency kits
- Familiarize staff with your organization's emergency preparedness plan
- Develop and train employees on Evacuation and Shelter-in-place plans
- Conduct regular drills for relevant emergency situations, such as fire drills
- Account for any special needs of employees – if mobility, vision, hearing, or language is a consideration for any of your employees, be sure that your emergency preparedness plans take these into account and address the needs accordingly.
- Plan ahead so that you can communicate effectively with employees in the event of an emergency
- If some employees can carry out their responsibilities remotely, consider developing work-from-home contingency plans if employees are unable to reach the office
- Encourage all employees to develop a Household Emergency Plan – safe homes and families means employees are more likely to be able to return to work following an emergency

For your business to bounce back after an emergency, you need prepared employees. Your business plan should clearly outline staff roles and responsibilities. You also need to ensure employees are aware of their function during an emergency. Share your business plan and store copies (printed and electronic) in easily accessible locations.

Building Safety

Building safety is an essential part of protecting your customers, employees, and operations. There are many steps you can take to help improve building safety as part of your emergency preparedness planning process.

Understanding what hazards your building is exposed to will help determine what measures might be appropriate for you to consider. For example, a tornado and a power outage pose very different kinds of risks to your building, so you will need to take different actions to address them.

Consider the following items when evaluating the safety of your building(s) and what to do in an emergency:

- If you manage building utilities, designate individuals who will be responsible for shutting them off in an emergency if needed
- Identify contact information for any inspection & repair professionals you may need after an emergency
- Identify alternate work locations if your building becomes severely damaged or inaccessible
- Keep property well maintained to ensure proper storm drainage, lessen risk of trees falling on structures/power lines, etc.
- Review insurance policies to ensure building structure and contents are adequately covered

Utilities & Communications

Utilities Disruption

What utilities are vital to your day-to-day operations? Do you have sensitive manufacturing operations that cannot be interrupted, refrigerated stock that must be kept cold, etc.?

In the event of a major disaster, some areas could lose utility services for significant periods of time. Planning ahead for extended disruptions of electricity, gas, telecommunications, sewer, and water service is the best way to help minimize the impact of utility loss to your company

- Know the emergency and outage reporting lines for all of your utility service providers
- Identify back-up options (generators, water storage, alternate power sources, etc.)
- Plan a secondary means of accessing the internet if it is vital to your day-to-day operations
- If food storage or refrigeration is critical, identify in advance, a vendor of ice and dry ice and/or establish a partnership with another company which has their refrigeration on backup power



Communications

Knowing how you will communicate with employees, customers, business partners, service providers, and the media during an emergency is a critical part of the preparedness process. How will you use your business website, social media, email, telephone? Creating a Crisis Communications Plan is a valuable tool for developing these communications strategies ahead of time.

Encouraging employees to develop their own emergency communication plans with family as part of a household preparedness plan is also very important. Ensuring that their loved ones are safe will be your employees' first priority, so knowing how they will contact each other ahead of time will make it easier to communicate with each other in the event of an emergency.

Finally, your business should think about where and how you will get up-to-date information in an emergency. Knowing ahead of time what sources you should monitor will help ensure your business gets the information it needs in a crisis.

Insurance

Having proper insurance coverage is one of the most important things businesses can do to strengthen their ability to recover from the impacts of an emergency or disaster. Never assume you have coverage for a particular loss.; it is essential to know exactly what you are covered for, as well as limits of that coverage. This is especially important as businesses are not always eligible to apply for government disaster financial assistance if insurance was available for a particular loss and businesses chose not to obtain coverage.

Insurers recommend that businesses have a “risk management plan” which identifies and addresses risk that could adversely affect business operations. The risk assessment, business impact analysis, and risk reduction steps of developing an emergency preparedness plan are good foundations to developing comprehensive risk management plan for your business.

Businesses should ask three key questions:

1. What can go wrong?
2. What can be done to prevent the harm from occurring and in response to the harm or loss?
3. How will we pay if something happens?

These answers help define insurance needs: to determine what is important to insure, what losses the organization can absorb themselves, and what action plans can be put into effect to reduce potential losses.

Examples of Business Insurance Coverage Options

- Boiler & Machinery
- Business Interruption
- Contents
- Contents at Unnamed Location
- Contractors Equipment Replacement

- Data Coverage
- Debris Removal
- Employee Tools
- Equipment Breakdown
- Exterior Signs
- Extra Expense
- Fine Arts
- Flood
- Fire
- Insured Tools
- Hazardous Substance Cleanup
- Leased, Rented, or Borrowed Equipment
- Loss of Earnings
- Pollution
- Professional Fees
- Non-Owned Auto
- Stock Spoilage
- Supply and Distribution Chain Disruption
- Tools
- Transit
- Valuable Papers
- Water Damage/Sewer Back-up

Alberta Disaster Financial Assistance

Recovering from a disaster is difficult. The Government of Alberta makes it easier by providing financial assistance for insurable loss and damage arising from emergencies and disasters through a conditional grant program.

Eligible Disasters

Not all disasters events qualify for the program. To qualify the disaster must:

- Be considered an extraordinary event
- Not be covered by typical average insurance policies (insurance is not reasonably or readily available for the type of disaster)
- Have caused widespread damage to property (an event is considered widespread if the disaster has caused damage to property over multiple areas and/or jurisdictions, extending over a large area or number of people)

To be considered an extraordinary event, disasters must also meet the following criteria:

- Rainfall – rainfall measures at least a 1 in 25-year level for urban areas, and a 1 in 50-year level for rural areas
- Streamflow – flooding caused by a waterway exceeds a 1 in 100-year level
- Ice jams – winter and ice levels are reviewed and compared to previous data before they can be considered extraordinary

Step to Take Following a Disaster

Step 1 – Contact your local government

Step 2 – Take pictures of the damage

Step 3 – Contact your insurance company to open a claim

Step 4 – Begin clean-up and repair work

Step 5 – Record all the time you spend cleaning and making repairs

Step 6 – Ask for a letter about insurance coverage

Step 7 – Protect yourself financially

Applications for financial assistance must be submitted within 90 days of the DRP being approved for your community. AEMA Disaster Financial Assistance, recovery.alberta.ca

Appendices

A: Emergency Business Contact Information

B: Risk Assessment

C: Risk Prevention

D: Workplace Emergency Kit Checklist

E: Evacuation Guide

F: Shelter-in-place Guide

G: Crisis Communication Plan Checklist

A. Emergency Contact Information

Business Information

Name of Facility:	
Street Address:	
City, Province & Postal Code:	
Telephone Number(s):	

Facility Manager

Name:	Primary Contact #:	Alternative Contact #:

Employees

Insurance Company

Insurance Company Name:	Claims Hotline #:	Policy Number:

Emergency Numbers

Fire Department:	Police Department:	Ambulance Service:
Hospital:	Poison Control:	Alarm Company:

Utility Companies

Natural Gas:	Electricity:	Water Service:

B. Risk Assessment

A risk assessment is a qualitative or quantitative approach to determining the nature and extent of disastrous events by analyzing potential hazards and evaluating existing conditions of exposure and vulnerability that together could harm people, property, services, livelihoods, and the environment on which they depend.

The process of successfully carrying out a risk assessment involves the following steps:

Step 1: Identify Hazards – What kind of hazards can affect our community, and this business specifically?

When a risk becomes a reality, a well-prepared business can minimize the impact on earnings, lost time and productivity, and negative customer impacts. An excellent way to identify hazards that could negatively impact your organization's ability to conduct business. Most organizations face preventable, strategic, and external threats that can be managed through acceptance, transfer, reduction, or elimination.

Step 2: Evaluate Risks – How bad can it get?

Profiling hazards is necessary because each hazard type has unique characteristics that can cause different types of damage. In addition, the same hazard events may affect businesses in different ways because of various characteristics.

When it comes to considering changes that might need to be made to prevent any risks, the work doesn't need to be costly. Affordable changes can be quick and effective.

Step 3: Inventory Assets – What assets will be affected by the hazard event?

Assets are the people, property, and activities within a business. This step aims to identify the business's assets and enable hazard mitigation. This step will help determine the quality of the loss estimate in the final risk assessment.

Step 4: Estimate Losses – How will the business assets be affected by the hazard event?

This step provides a greater degree of dependability upon which to which to base the hazard mitigation strategy.

Consider the following while completing a loss estimate:

- Estimate the losses to structures
- Estimate the losses to contents
- Estimate the losses to structure use and function
- Calculate the losses from each hazard
- Calculate the losses to each asset
- Calculate the estimated damages for each hazard

C. Risk Prevention

The best risk insurance is prevention. Preventing the many risks from occurring in your business is best achieved through employee training, background checks, safety checks, equipment maintenance and maintenance of the physical premises. A periodic, stringent review of all potential risks should be conducted.

Any problems should be immediately addressed. Insurance coverage should also be periodically reviewed and upgraded or downgraded as needed.

Managing and reducing risks involves putting processes, methods, and tools in place to deal with the outcomes of events identified as threatening the business.

D. Workplace Emergency Kit Checklist

Prepare emergency kits ahead of time and ensure they are easily accessible. Be prepared for the possibility that your business might serve as a temporary shelter for employees or customers.

The following checklist includes workplace emergency kit basics. Add in any additional supplies you may need, and store in easily transportable bags. **In an emergency, employees and customer safety is always the first priority.**

Important Business Records		Emergency Supplies
Insurance Policies		First Aid Kit
Fixed Asset Inventory		Bottled Water
Contracts		Non-perishable food
Employee Information		Can Opener for Food
Other:		Flashlights
Software & Office Supplies		Extra Alkaline Batteries
Hardware Serial Numbers		Light Sticks
Software Installation Disks and Licensing Keys		Whistles (3 Short Blasts for Help)
Pens, Notepads & Printer Paper		AM/FM Radio
Stapler, Staples & Tape		Emergency Blankets & Ponchos
Company Letterhead & Stamps		Emergency Cash in Small Denominations
Calculators		
Other:		
Tools & Supplies		Individual Employees
Duct Tape		Medications
Pocket Knife, Wrench/Pliers & Screwdriver		Personal Hygiene Items
Lighter/Matches		Cell Phone/ Battery Charger
Leather Palmmed Work Gloves		Extra Pair of Glasses (if used)
Safety Goggles/Glasses		Change of Clothing/Footwear (long-sleeved, pants, boots, or closed toes)
Hard Hats		
Shovel, Sand & Rock Salt		

Sanitation		If You CANNOT Return Home
	Dust Filters/Masks	Alternate Accommodation Arrangements
	Moist Towelettes	Designated People for Staff & Children
	Plastic Garbage Bags	
	Paper Towels	
	Toilet Paper	

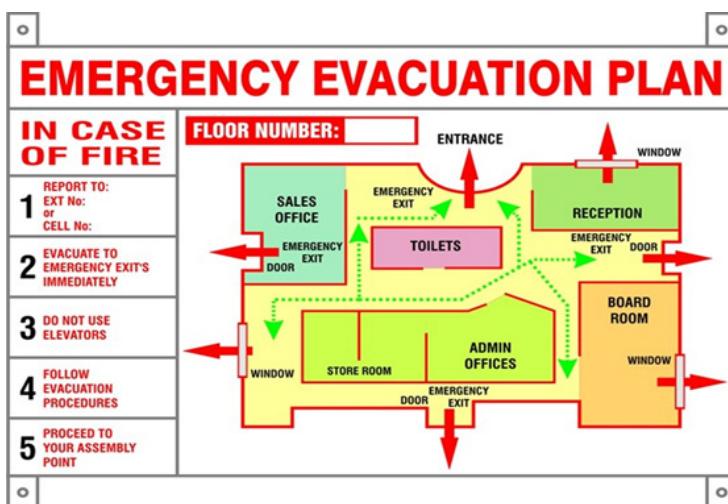
E: Evacuation Guide

An emergency evacuation plan is a set of procedures employers develop to help facilitate safe evacuations in case of workplace emergencies. Emergency evacuation plans usually contain exit routes, locations of designated safe areas, and the specific steps to follow for each type of emergency.

An emergency evacuation plan should include the following elements:

- A clear chain of command (based on role/responsibility)
- Contact details of local emergency services and authorities
- Emergency alert system for employees and visitors
- The primary method of communication during the emergency
- Specific evacuation procedures for each area in the workplace
- Exit routes (including floor plans)
- Locations of designated safe zones and assembly points
- Pre-determined muster point locations
- Call 9-1-1 for first responders assistance

Preparing your staff with tools to facilitate an evacuation if appropriately needed is essential. This is so injuries and chaos can be avoided as much as possible. Creating an evacuation plan like the one below will benefit the business, staff, and customers in an emergency.



F: Shelter-in-place Guide

There may be some situations where it is safer to shelter-in-place than it is to leave the premises. If hazardous material is released into the air, or there is an unsafe environment/hazard outside of your business, you may be asked to shelter-in-place. These situations usually last a few hours. Information on how to protect yourself will be shared on radio, TV, the internet, Alberta Emergency Alert and Voyent Alert.

Consider the following points when shelter-in-placing at a workplace:

- Lock all doors, windows, and openings. Close window shades, blinds, or curtains.
- Keep customers/visitors inside with you.
- Ask everyone to call their emergency contacts.
- Turn on call-forwarding and answering systems. Change voicemail recordings to say the business is closed and everyone is staying inside until it's safe outside.
- Ensure employees know how to turn off fans, heating, and air conditioning systems.
- Turn off systems that automatically exchange inside air with outside.
- Gather non-perishable food, bottled water, battery-powered radios, first-aid supplies, flashlights, batteries, duct tape, plastic sheeting, and garbage bags.
- Go to interior rooms above ground floor, with the fewest windows or vents. Large rooms without exterior windows or vents. Large rooms without exterior windows work well. Avoid rooms with mechanical equipment like ventilation blowers or pipes that may be difficult to seal off.
- If you don't have a hard-wired phone, bring a cell phone and charger.
- Use duct tape and plastic sheeting or wet towels, to seal cracks around the door(s) and vents into the room.
- Write down everyone's name and call your business's designated emergency contact.

G: Crisis Communication Plan Checklist

A Crisis Communications Plan acts as blueprints for the business in times of a crisis so that the business can respond immediately. It is an emergency plan that includes steps of communication and future prevention to help prepare and navigate through unexpected crises.

The main goal of every workplace crisis communications strategy is to enable seamless communications during crisis within an organization. Messages used in crisis communications are meant to provide employees with the knowledge needed to make the right decisions during crisis and emergencies.

Who can benefit from a Crisis Communications Plan?

Business owners

If you own or run a business, then you need to be prepared for the possibility of a crisis. A crisis communication plan checklist can help you get ready to respond if disaster does happen to strike.

Managers

If you manage a team of people, then you need to be prepared for the possibility of a crisis. It will be your responsibility to ensure that everyone knows what to do and how to communicate effectively if a crisis does occur.

Employees

If you are an employee, then you need to be aware of your company's crisis communication strategy. In the event of a crisis, it will be important for you to know how to communicate with customers, clients, and the general public.

The following steps will lay out a Crisis Communications Plan Checklist to complete:

	Identify your stakeholders
	Establish who will be in charge of communications during a crisis
	Make your crisis communications professional aware of their responsibilities
	Determine what channels will be used for crisis communication efforts
	Create templates for key messages to ensure consistency
	Draft a FAQ to help answer common questions from stakeholders
	Plan how you will handle inquiries from the media
	Outline a process for communicating with employees during times of crisis
	Train key personnel on your emergency action plan
	Review and update your crisis communications plan regularly

Notes

