



## Disaster Preparedness – Are you Ready?

Here we are in the midst of another hurricane season and...knock on wood...it has been a very tame season to this point. But we all know disasters can happen at any time, whether natural or man-made. Hurricanes, tornados, earthquakes, floods and terrorism all have the potential to bring a business to its knees. Since most large restaurant companies have locations spread across the country and even over seas, preparations have to be made to address multiple disaster scenarios.

While you can't totally eliminate the possibility of a loss in disaster situations, you can certainly mitigate the extent of damage and loss through careful planning and preparation, including putting your plan to the test. This effort on the front end will lead to a much faster and less painful recovery which can even be turned into a competitive advantage post-event. Here are just a few elements to consider in your plan:

- Roles and responsibilities – clarifying this before the event will reduce duplication of effort and key tasks being left unattended.
- Reliable access to key resources – generators, fuel, product, clean water, building protection and repair materials, etc.
- A "check-in" system for employees to account for them, make sure they are safe and determine their availability.
- Back-up IT systems; safe keeping of important records and documents
- Make sure managers know exactly what they should be keeping track of after the event to facilitate the claims process.

Taking the time for a "table-top" exercise or other tests of your plan will almost always uncover unforeseen wholes in the plan. The time spent up front will pay dividends many times over if and when the plan is put to the test in an actual disaster scenario.

Beecher Carlson resources can guide you through the development and implementation of a disaster preparedness plan specific to your restaurant operations, along with coverage programs to protect your company assets at the best value.



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