

# How to Be Ready for the Unexpected



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**S**eemingly every week, a natural disaster strikes the United States, profoundly affecting those in its path. As an industry association, we know our members will come together to assist those subject to a significant loss. While industry assistance can be counted on after disaster strikes, the best support we can provide in a crisis is helping you to develop a disaster plan for both your business and your family — before one ever occurs.

## FAILURE TO PREPARE IS PREPARATION FOR FAILURE

Natural disasters are not the only critical occurrences that can affect a business. The death or disability of a partner or key team member can have significant consequences. While in the midst of a crisis, planning is difficult and the need for swift reaction only increases the pressure and stress of the situation. Having a plan in place before a disaster happens is the most effective way to lessen its impact.

## HOW TO PREPARE FOR AND MANAGE A CRISIS

### Develop a team with specific responsibilities for business continuation.

Assign responsibilities to your team members and ensure that each person you designate has an alternate. Emergencies can happen at any time and can affect anyone: Having an alternate is essential. Individuals should be assigned to each of your critical operations: customers, employees, insurance, IT continuation, alternative location, suppliers and shut-down operations.

**Coordinate with local businesses for support in event of a crisis.** Consider establishing an alternative location 100

miles or more from your location to conduct business. If you have a major supplier, one of your fellow resellers may be a good choice. Make the arrangement reciprocal and it will be a win-win.

**Document important information regarding your business.** Record all the logins and passwords to your network and customers, systems. Organize important documents such as buy-sell agreements, leases, insurance policies, bank statements, tax records and employment records. Create lists of employee telephone numbers, customer contact information, insurance agents, legal counsel, bankers and suppliers. Divide and duplicate the information among your team. Maintain copies securely in an off-site location.

### Communicate with your employees.

Establish a phone number they can use to get information and instructions. A telephone tree is an effective method to get the word out. Recognize that phone lines and electrical service may be down and the cellular network overwhelmed. Employees will be concerned about the future of their employment, insurance coverage, compensation and each other. If possible establish a private Facebook page or blog where information can be posted and shared. Most important, communicate these options well before an emergency happens.

### Provide support for your employees.

In the case of a natural disaster, your employees are likely to be personally

affected as well. Recognize the importance of securing their families and have support available for them as well.

**Avoid making decisions in the midst of a crisis.** Recognize your own stress. Do not make promises you may not be able to keep. The natural tendency is to reassure everyone that their jobs are safe and their compensation and insurance benefits will not be interrupted, however, that may not prove possible down the road.

**Do not forget your customers.** They too may be affected and request your immediate assistance to get their terminals and systems up and running. If cloud back up is being utilized, this may be possible with simple instructions. Before a disaster is the time to discuss these contingencies and doing so serves to enhance your role as a “trusted advisor.”

**Seek support and help from others.** Your suppliers will gladly step in to assist. Consider bringing temporary employees from outside the area. Contact RSPA for assistance. RSPA members are always generous, especially in an emergency. RSPA Legal Services is always happy to review and advise you on documents; simply submit them to us before you sign.

RSPA is here to help you in times of crisis — both in preparing for them and in navigating through them. It is at such times that the full benefit of an industry association becomes even clearer. **C**

