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Disaster Resiliency: It's Your Business

State Designated as Florida's Principal Provider
of Business Assistance [§ 288.001, Fla. Stat.]



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About the Presenter



- Brian Van Hook is Associate Director of Florida SBDC at Florida International University
- A native of Louisiana, Van Hook is a Certified Business Continuity Professional and has over 11 years of experience with disaster recovery/business continuity
- He has worked in the U.S. Senate and the U.S. Department of Commerce. In these roles Van Hook has assisted businesses recovering from such disasters as Hurricane Katrina, Hurricane Sandy, Midwest tornadoes, and the BP oil spill

SBA

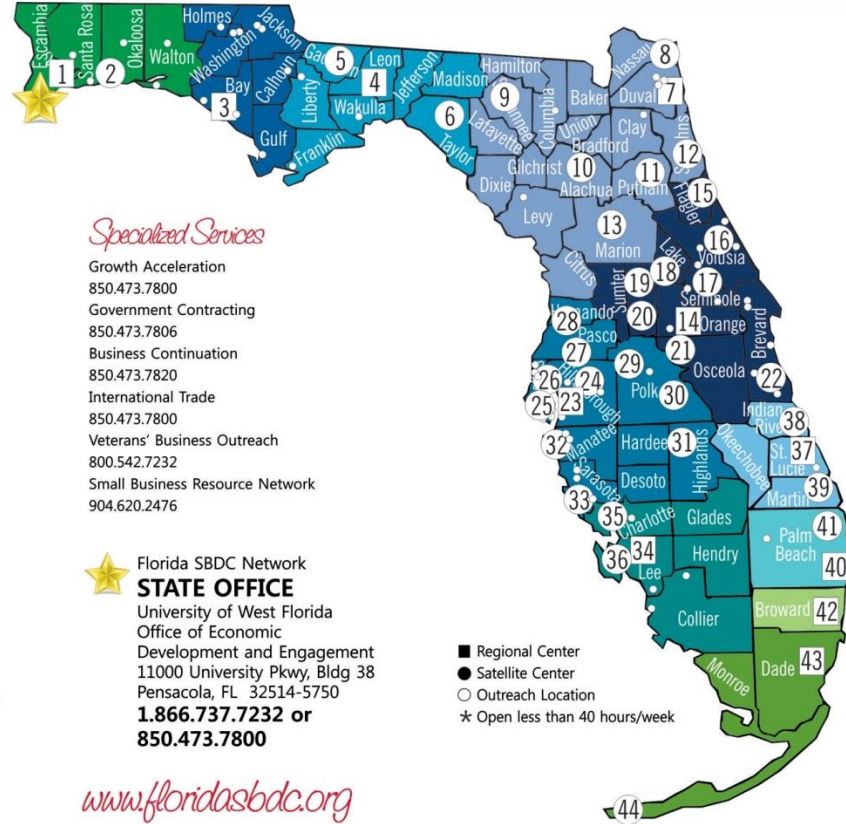
- The SBDC network is funded in part through a cooperative agreement with the U.S. Small Business Administration.
- As of 2015, there were nearly 1,000 SBDC centers nationwide serving almost one million small business owners per year.

Florida SBDC Network



Serving Florida's Business Community
from Pensacola to Key West

- | | | |
|------------------------------------|--|--|
| 1 Pensacola
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386.506.4723 | 31 Avon Park
863.784.7378 |
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407.847.2452 | 36 Cape Coral
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| 7 Jacksonville
904.620.2476 | 22 Melbourne
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904.491.7347 | 23 Tampa
813.905.5800 | 38 *Vero Beach
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| 9 Live Oak
386.362.1782 | 24 Hillsborough
813.914.4028 x62001 | 39 *Stuart
772.419.5694 |
| 10 *Gainesville
866.998.8332 | 25 *St. Petersburg
727.453.7230 | 40 Boca Raton
561.862.4726 |
| 11 Palatka
386.328.3293 | 26 Clearwater
727.464.7445 | 41 *Palm Beach Gardens
561.862.4726 |
| 12 St. Augustine
800.450.4624 | 27 *Saint Leo
888.929.2221 | 42 Ft. Lauderdale
954.762.5235 |
| 13 Ocala
866.998.8332 | 28 Brooksville
352.796.0697 | 43 Miami
305.779.9230 |
| 14 Orlando
407.420.4850 | 29 Lakeland
863.688.8551 x237 | 44 Key West
305.809.3156 |
| 15 Palm Coast
386.986.4765 | 30 Lake Wales
863.678.4182 x227 | |



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★ Florida SBDC Network
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University of West Florida
Office of Economic
Development and Engagement
11000 University Pkwy, Bldg 38
Pensacola, FL 32514-5750
1.866.737.7232 or
850.473.7800

www.floridasbdc.org

- Regional Center
- Satellite Center
- Outreach Location
- ★ Open less than 40 hours/week

The Florida SBDC Network is funded in part by the U.S. Small Business Administration, Defense Logistics Agency, State of Florida and other private and public partners, with the University of West Florida serving as the Network's designated lead host institution. The Florida SBDC Network is state designated as Florida's principal provider of business assistance and is nationally accredited by the Association of SBDCs.

Florida SBDC at FIU Overview

U.S. Small Business Administration



at



Business



Florida SBDC at FIU Core Services

- **One-on-One Business Consulting**
 - Financial Management/Access to Capital
 - International Trade and Development
 - Marketing and Growth Strategies
 - Government Contracting
- **Information/Data/Market Research**
- **Specialized Services & Programs**
 - Investment Business Plans, Export Marketing Plans
 - Customized training programs (growth strategies, finance, etc.)

Miami-Dade County, with highly collaborative sister Florida SBDC centers in Broward, Palm Beach and Monroe counties

Could Your Business Survive a Disaster?



- Building a resilient business involves:
 - Risk management
 - Contingency planning
 - Emergency Preparedness
 - Disaster recovery planning
 - Succession planning
- Florida SBDC at FIU business analysts can help you develop comprehensive strategies to deal with unexpected disasters. These resources include: **training materials, business continuity plans, emergency preparedness plans, cyber security assessments, and disaster recovery plans.**

Florida SBDC at FIU Disaster Resources

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Directions:
Scenario: You cannot get your business back up and running after a disaster.
Questions:
1. How do you plan to recover?
2. With what resources do you plan to recover?
3. Do you have a disaster recovery plan?
4. Do you have a business continuity plan?
5. Do you have a disaster recovery team?
6. Do you have a disaster recovery budget?
7. What are the key elements of your disaster recovery plan?
8. Do you have a disaster recovery plan for your IT systems?
9. Do you have a disaster recovery plan for your physical assets?
10. When was your disaster recovery plan last updated?
For the answers, call (305) 779-9200.

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What Makes My Business Run?

Some things are vital to your business continuity plan. Here is a helpful checklist:

- ✓ **Employees:**
 - Identify key employees
 - Establish a succession plan
 - Document key employee roles
 - Decide who will take over if a key employee is unavailable
 - Create a training plan
 - Train your employees
- ✓ **Customers:**
 - Identify key customers
 - Keep copies of customer contact information
 - Have an alternate location for key customers
- ✓ **Suppliers:**
 - Maintain a list of key suppliers
 - Find out if key suppliers have a disaster recovery plan
 - Maintain a list of alternate suppliers
- ✓ **Equipment:**
 - Maintain a list of key equipment
 - Keep a record of equipment serial numbers
 - Contract with a disaster recovery specialist
- ✓ **Property:**
 - Make sure you have a disaster recovery plan for your property
 - Know where your property is located
- ✓ **Records:**
 - Document key business processes
 - Develop a disaster recovery plan for your records
 - Keep copies of key business records
- ✓ **Insurance:**
 - Meet regularly with your insurance agent
 - Consider physical and cyber insurance

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20 Insurance Questions to Ask Your Agent

1. If I don't already have one, am I eligible for a Business Owner's Policy (BOP)?
2. What deductible do I have and how does it apply?
3. Do I have a copayment and/or coinsurance?
4. If I have coinsurance, how does it work?
5. Is my property coverage on an actual cash value basis or a replacement cost basis?
6. Is my personal property and building coverage on the same basis (replacement cost vs. actual cash value)?
7. Do I have a peak season endorsement on my inventory?
8. If my policy is a "named perils" policy, what perils are covered? Are there any possible causes of loss that could impact my business that are not covered? Would an open perils policy cover those types of losses?
9. What types of losses are excluded under this policy? Which ones might be particularly relevant to my business?
10. What are my policy limits and how do the limits apply? Do I have an inflation guard?
11. If I increase my deductible, how much does my premium go down?
12. If I increase my limits, how much does my premium go up?
13. Would a blanket policy (for multiple locations) be helpful to me?
14. Are there any premium discounts that I could be eligible for? Is there anything I can do get [additional] premium discounts?
15. How many carriers do you work with that underwrite my type of policy? Why did you choose to place my business with the company you selected? *Ask this question if you are working with an independent agent.*
16. Have you "shopped" my insurance recently?



smallbusinessbigthreat.com

Bizaster Mobile App



Bizaster Mobile App (Cont.)

- Bizaster allows business owners to better prepare their companies for disasters; respond to incidents; and jump-start recovery operations post-disaster.
- It is **free** and available in both English and Spanish.
- The app includes:
 - customizable checklists
 - disaster simulations
 - assessments to help entrepreneurs identify risks to their business

Bizaster Mobile App (Cont.)



Other Disaster-Related Apps

- [Red Cross](#): First aid apps, hurricane apps, shelter finder apps, and a very informative app for children teaching them disaster preparedness tips.
- [ICE Standard](#): Helps first responders and emergency room personnel locate a person's updated medical information, emergency/ medical contacts, etc.
- [FEMA](#): Receive alerts from National Weather Service for five different locations, access maps of disaster resources and shelters, and utilize other features.
- [Hurricane Tracker](#): Comprehensive app focused on hurricane-related information. You can see live hurricane briefings, access NOAA weather radio, see detailed satellite loops and maps, and receive updates on your phone.
- [Emergency Radio](#): The Emergency Radio app gives you live access to EMS, police, fire, NOAA weather and other frequencies. You can add favorites to quickly access those frequencies in an emergency.



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Questions?

Contact our center:

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