



# **Pre-Disaster Planning Guide**

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## Introduction

Geologic, social, political and weather-related disasters affect every city of every country. Additionally, potential terrorist activity is a new and very real threat. Granted, some events are more or less likely in certain locations, but the unexpected can strike when you least expect it. Even what appears at first blush to be a small incident can become a major loss – financially and otherwise if we are unprepared.

EMERGENCIES! How will you respond? Do you have a business continuity plan or a disaster recovery plan?

Every year one in five businesses suffers a major disruption in their operations. The failure rate following a business disaster can be as high as 80% within the next two years. NOW is the time to get ready and prepare your recovery plan. A plan that will minimize disruption and enable business continuity. It could be a matter of the very survival of the organization or business. If you wait until a disaster happens, it will be too late! You've heard it a thousand times: "failing to plan is planning to fail."

## About this document

This document explains the points that an organization or company should think about in order to begin preparation of a disaster recovery plan. What might be considered a "small" event, could potentially be disastrous, and could significantly impact the business or organization. When dealing with emergency or disaster plans, it's important to remember that the final plan applies to all departments and activities and applies to all disasters - natural and man-made. This document is a sample analysis and preparedness tool focused primarily on facilities but is not a substitute for a complete emergency preparedness or continuity program.

In creating a disaster recovery plan for your organization, do not be overwhelmed or intimidated by the seemingly large number of tasks involved. Eat the proverbial elephant one bite at a time. Work on it piece by piece, completing the sections or pieces in order of their importance to you. Remember, the most important thing is to make plans that can be readily implemented in the event of a disaster or loss that affects your operations.

If desired, the emergency plan can be drafted in conjunction with the The National Incident Management System (NIMS). The *National Incident Management System* (NIMS) provides a systematic, proactive approach to guide departments and agencies at all levels of government, nongovernmental organizations, and the private sector to work seamlessly to prevent, protect against, respond to, recover from, and mitigate the effects of incidents, regardless of cause, size, location, or complexity, in order to reduce the loss of life and property and harm to the environment. Learn more at

<http://www.fema.gov/emergency/nims/AboutNIMS.shtm>

## **Possible Disasters and Risk Analysis**

Part of writing a disaster plan is to think ahead. You must make every effort to identify every possible disaster type and develop corresponding contingency plans. You will not be able to prepare for every scenario, but your plan should be fluid enough to accommodate all risks – large and small.

Factors to consider:

- Historical...what types of issues or emergencies have occurred in the past?
- Geographic...what types of issues can occur as a result of your location?
- Human Error...what types of issues can occur as a result of your employees?
- Physical.... what types of issues can occur from the design, age or type of facility?
- Various severities...what types of issues can occur when only one office is affected versus the entire facility?

## Developing a Pre-Disaster Plan

### A. The Emergency Team and Their Responsibilities

#### 1. Staff Responsibilities and Special Skills:

The assignment of specific emergency responsibilities is an important element of emergency planning. A well-developed plan should clearly identify the roles of your staff during and after business hours as they typically are THE first response. For example, ...

- a) Identify the building evacuation director and wardens.
- b) Specify who is responsible for shutting off power and gas supplies, or water if appropriate.
- c) Who is assigned to assist any disabled persons from the building?
- d) Should someone be in charge of protecting or removing computer servers or critical PC workstations?
- e) Who is the designated public relations spokesperson to handle the media?
- f) Which staff member will take the Emergency Procedures Manual and move to the designated gathering point to coordinate the flow of people and information?
- g) Similarly, you should survey your staff for their lesser known talents and training:
  - (1) Who is certified in CPR or first aid procedures?
  - (2) Is someone fluent in a foreign language or sign language?
- h) ***For smaller situations such as small water damage, identify appropriate staff to respond and mitigate. Training and equipment needs should be completed in conjunction with your emergency response vendor.***

#### Communications:

When assessing the types of emergencies your building may sustain, it is important to consider your communications network. An emergency response plan is only as good as your ability to communicate quickly and effectively with your staff, your tenants, and your supporting emergency services providers and partners. Clear and current listings must be kept of home phone numbers, work numbers, beeper numbers, cellular phone number, etc. A calling chain and priority list are essential to your success in managing a disaster.

#### Keys:

Several sets of keys should be set aside for emergency purposes. When the fire chief, security staff, etc. arrive at the site, they need immediate access to the building and to all spaces within. Included on these key rings should be:

- a) Master keys for the entire building
- b) Fireman's recall keys for elevators

#### Blueprints:

## Emergency Preparedness and Disaster Recovery

Updated Blueprints are essential for the fire department in locating mechanical equipment, elevators, stairwells, roof accesses, etc. They should be kept up-to-date and stored in a safe location and for each floor. The following emergency control locations should be noted:

- a) Standpipe
- b) Roof accesses
- c) Shut offs to water and utilities
- d) Emergency generator.

This information can be invaluable to your emergency service and restoration contractor in determining the correct processes to dry your building or respond to an urgent structural situation.

### 2. Service Contractors:

#### ***PRE-SELECT A QUALIFIED, EXPERIENCED EMERGENCY RESPONSE VENDOR***

Pre-selecting a multi-faceted emergency service and restoration contractor is a critical part of any written Emergency Procedure Plan. The day of a disaster, when the management team is under incredible stress, is not the time to search for an emergency response and restoration contractor. Pre-selection of a multi-faceted emergency service and restoration contractor gives you the advantage of key, readily available information that will be crucial in the event of an emergency, and the peace of mind that your staff, clients and building are taken care of. Additionally, this vendor/partner is invaluable in assisting with the training of your staff and identifying risks that can be dealt with prior to a loss. When choosing an emergency response partner, it's important to consider much more than the absolute need for 24/7/365 availability. What is the response time? What are their full capabilities? What is the quality and skill level of their labor force?

Do they employ high-end state-of-the-art equipment? What is the breadth of their service offerings (e.g. board-up, shoring, technical services, etc.)? What is their financial strength? Experience? Tenure? What is their historical track record with clients? Is their best interest - YOUR best interest?

Your Emergency Information Package should include the names and phone numbers of ALL contractors/service providers you will need to contact immediately. These may include:

- a) Utility companies
- b) Plumber
- c) Electrician
- d) Elevator contractor
- e) HVAC contractor
- f) Electronic security contractor
- g) Security guard services
- h) Fire Sprinkler Contractor

### 3. Tenant Management:

#### a) Review of all tenant leases

A mandatory step in implementing a proactive emergency contingency plan should be a comprehensive review of all the leases. This lease assessment should help to define the relationship between you and your tenants. There are many threshold questions which must be answered as a part of this analysis. The following are several of the more important questions.

- i. Who is responsible for insuring the leased premises?
- ii. Who is responsible for insuring the contents of the leased premises?
- iii. What are the insurance amounts called for in the lease?
- iv. How much damage does there have to be for a “not habitable” designation?
- v. What duty does the tenant have to continue to pay rent if the leased premises is not habitable

The answers to these and other pertinent questions should form a written report which will help you assess the disaster risk for the building.

#### b) Tenant Information

An effective emergency procedure plan is developed from the compilation of accurate research and record keeping. Comprehensive commercial or resident files should be maintained. In residential properties tenancy changes regularly, so it is important that the information in the tenant profile portion of the Emergency

Procedure Plan be updated on a monthly basis. Out-of-date information can have a damaging impact on the emergency strategies of building staff and public safety personnel. Vital information in your records includes:

- i. How many people occupy each suite?
- ii. Which suites are occupied or vacant?
- iii. Which occupants may need assistance in case of an evacuation, especially residents with physical disabilities?
- iv. Which tenants might use potentially dangerous or flammable materials in their units (e.g. oxygen tanks)
- v. For commercial buildings, names and home phone numbers of individual office managers or designated contact person for each space.
- vi. Types of businesses in the building, specifically
  - a. Description of any flammable or hazardous materials used in a particular tenant's space - specific chemical/material names are preferable
  - b. Special electrical uses of a particular tenant
- vii. Insurance Companies -Knowing the insurance carrier, broker/agent of each of the tenants' will allow you to more effectively resolve claims in your property.

#### 4. **Building Systems:**

Information on the pertinent building systems should be stored in a secure place. These include:

- a) Utility shut offs - Where do the gas, electric, and water enter the building? Are their entry points and control valves well marked? Are there area specific shut offs? Just as important, do your staff members know how to shut these valves or disconnect the supplies as necessary in different types of emergencies?
- b) Security system - Is it tied directly to the police and fire departments or is there an independent monitoring service? What activates the system?
- c) Sprinkler system - Where are the sprinkler heads? How are they activated? Is it a wet or a dry system? Who services it? Where are the shut-offs?
- d) Smoke evacuation system - location of fans and controls. Are they isolated individually or wired in series?
- e) Emergency lighting/generator - Know where the generator is located and what specifically it operates. How long will that power supply last?
- f) Does the building contain asbestos, lead or fluorescent bulbs (mercury)?

## B. **Insurance Coverage**

It's easy to forget your broker's/agent's name and phone number in the heat of the moment. Your Risk Management team can assist you with what information to keep duplicates of for emergencies. The following information should also be included with your disaster packet:

1. Broker/agent name, business and home phone numbers
2. Name of insurance carrier c) Policy number(s)
3. Policy coverage, limits and deductibles

## C. **Establish a Chain of Command**

Know in advance who will be in charge during an emergency and the specific responsibilities of all staff. Specifically, assign the following:

### 1. **Building Staff:**

List all building staff with names, phone numbers, beeper numbers and an assigned calling order. Determine who makes those phone calls. Is it a chain or is there one specific person assigned to this duty? Do you have an answering service who could assume this responsibility for you?

### 2. **Fire Chief:**

Determine who talks with the fire chief. One contact person who is familiar with the building and the tenants will eliminate a great deal of confusion



**3. Public Relations:**

Who handles public relations? Depending upon the size of your building and the size of the emergency, you can expect the press to cover the situation. Assign one person to field their questions.

**4. Who can authorize emergency work?**

Acting quickly and appropriately immediately after the emergency can save time and dollars in the restoration work. Your disaster restoration contractor can assist you although you'll need to authorize his work. Know who can authorize this work and the limits to which it can be authorized. You may want to talk this over with the property owner and your insurance broker/agent.

**5. Information Liaison:**

Who is the public information liaison during the emergency? There should be someone assigned to sit still (at the command post) and merely relay information among all of the parties involved.

## **D. Identify Your Command Post**

Establish both an on-site and offsite command post location. The offsite command post should be within view of your building. Perhaps the building across the street has a lobby that could be used. A neighbor may help out.

## **E. Establish an Evacuation Plan**

It is critical that exits be clearly marked, and the staff be trained on their responsibilities. The following should be included in your evacuation plan:

**1. Evacuation Routes:**

Maps of evacuation routes should be clearly posted in common areas and stairwells. At every landing in every stairwell should be a map of the stairwells in the building and where they lead.

**2. Fire Drills:**

Regular fire drills, both announced and unannounced must be a part of every evacuation plan.

**3. Disabled Individuals:**

Know where disabled individuals are located. Have a plan for their evacuation if the elevators are not available. Know the specific disabilities with which you are dealing. Planning for the safe evacuation of someone in a wheelchair will be different than planning for a deaf tenant who will not hear the fire alarm.

## **F. Develop a Relocation Plan**

Whether it's residential or commercial, your tenants will need a new place to either sleep or work. Planning ahead will not only make your job easier but will promote good will with your tenants at a difficult time. Be knowledgeable about the market and have an understanding of what's available.

## **G. Develop a Responsibility Plan**

After identifying applicable parties both internally and externally and formal roll out and training plan should be then established and completed. The smallest details need to be identified, assigned and given a due date. The plan must have ongoing attention or else it will simply become a manual on the shelf to languish and not be viable when there is a loss.

Manager Responsibilities Example:

- Identify emergency coordinator
- Compile clear and current listing of home phone numbers, work numbers and cell phones numbers. Calling chain and priority list of numbers and personnel.
- Identify the building evacuation director.
- Specify who is responsible for shutting off power, gas and water if appropriate.
- Identify which staff member will take emergency procedures manual and move to the gathering point and coordinate the flow of information.
- Review tenant leases
- Identify command post

Emergency Response Vendor/Partner Responsibilities Example.

- Collaborate in development of Emergency Plan
- Perform emergency service profile for all locations.
- Set up IICRC training classes for identified management staff (Water 101)
- Identify emergency service Coordinator
- Biannual property inspections

## Executing the Plan - During A Disaster

Generally, it's best to let the professionals do their work and stay out of the way while the building is burning, etc. However, there are certain things you should do:

### **A. The Evacuation Plan**

Obviously, the most important thing you can do is to make sure everyone gets out of the building safely. Know what floors have been evacuated and be able to update the fire chief immediately upon his arrival of the status of the evacuation. You'll save precious time fighting the fire with good information.

### **B. Set up the Command Post and Communication Services**

### **C. Engage Fire Department Personnel as Specified by the Plan**

### **D. Make Important Phone Calls**

Restoration Vendor and other affected vendors and established call chain.

### **E. Implement Relocation Plan**

### **F. Secure the Building**

Inspect the property with the restoration contractor or fire chief:

- Determine which areas are safe.
- Identify any life-threatening situations.
- Determine whether or not tenants can return.
- Have emergency response partner/vendor board up and/or set up temporary fencing.

### **G. Implement Loss Mitigation Techniques**

Some of these recommendations will obviously need to be handled by trained and experienced professionals so as to minimize damage and control losses. However, some items may be handled by your maintenance staff. In all cases, being familiar with the techniques for handling various types of damage will ensure that your building is properly restored. Your Emergency Restoration Services vendor/partner should be able to assist you in this key area.

**1. Fire/smoke damage:**

Before you enter the affected area:

- (1) Be sure the power and other utilities are turned off to the affected area. Generally, the fire department will have terminated the power. If not, shut off the power to the affected area before entering.
- (2) Conduct a small safety meeting with those planning to enter the area:
  - (a) If there has been any structural or ceiling damage, **DO** wear hard hats.
  - (b) Wear hard soled shoes, not sneakers.
  - (c) If the building is still smoking or smoldering, wear respirators.
  - (d) **DO NOT** enter any affected area and light a match. Light must be provided by non-sparking flashlights. **NO SMOKING!**
  - (e) **DO NOT** enter any area without permission from the fire chief.
- (3) Immediately perform the following tasks:
  - (a) Open all windows for ventilation. If available, insert a fire box fan into the window for high power ventilation.
  - (b) **DO NOT** attempt to wash walls, ceilings or other porous surfaces.
  - (c) **DO NOT** use electronic equipment or appliances until checked and cleaned.
  - (d) **DO NOT** use upholstered furniture.
  - (e) Dispose of all food and canned goods exposed to excessive heat. For retail establishments in the food industry, the health department will determine which items can be salvaged, if any.
  - (f) All clothing is to be removed from the premises, deodorized and dry cleaned immediately. Improper cleaning may set smoke and odor damage permanently.
- (4) Follow the guidelines described under "Water Damage" below to further protect your property from damage caused by fire department fire suppression.

**2. Water Damage:**

Water damage can occur due to firefighting techniques, burst plumbing lines, a leaky roof, etc. Often with a fire, there is more damage caused by the water than the fire itself. Follow the guidelines outlined below to control water damage and minimize losses.

- a) Before entering the affected area.
  - (1) Make sure the power is off if appropriate.
  - (2) Hold a small safety meeting for everyone planning to enter the affected area.
  - (3) Beware of ceiling tiles, drywall or plaster falling.
  - (4) Beware of light fixtures falling.
  - (5) Be careful not to slip on wet flooring.

- b)** Perform the following tasks immediately.
  - (1) Locate the source of the water and shut it off.
  - (2) Remove furnishings if possible. Those items most greatly and immediately affected by water damage include:
    - (a) Electronic equipment
    - (b) Anything made of wood or cellulose fibers
    - (c) Books and Artwork
  - (3) Block up furnishings which cannot be moved to a dry location. Pieces of wood or Styrofoam are good for this task.
  - (4) Begin removing water.
    - (a) Extract carpeting if wet vacuum is available.
    - (b) Towel dry furnishings with absorbent cloths.
    - (c) Open drawers and doors of furniture to prevent them from swelling shut but do not force.
  
- c)** Prevent potential structural damage.
  - (1) Open drywall at the bottom of walls to allow air movement and drying within the wall if appropriate.
  - (2) Remove wet fiberglass insulation, if necessary.
  - (3) Take care of wet flooring.
    - (a) Remove and discard wet padding.
    - (c) Be sure to wear gloves when removing tack strips. Serious infections can occur from the bacteria inherent with water damage if the skin is punctured.
  
  - (4) Dehumidification - Dehumidification with professional grade dehumidifiers combined with air movement caused by using high speed turbo fans will minimize further damage.

## **H. Health Concerns**

Emergency services and water damage restoration must be performed by trained technicians who understand the proper procedures for the effective and efficient drying out of buildings. There is more to emergency services and water restoration than extracting water from the carpet and pad. Trained personnel need to control the drying out process by providing the necessary adjustments to the environment by altering temperature and humidity levels to deter the production of mold, mildew and bacteria growth.

Proper water damage restoration is imperative. The building should be inspected to determine:

- (a) If heating and ventilation ductwork is impacted, access to determine its level of damage is imperative.
- (b) If building materials asbestos, lead or mercury.

## Emergency Preparedness and Disaster Recovery

- (c) If a Certified Industrial Hygienist is necessary to determine and verify environmental conditions before the emergency service or restoration process may proceed.

The property manager must remain alert for the following signs of microbial growth:

- Musty or stuffy odors
- Black/gray patches along the bottom of walls or behind wallpaper

### **I. The Property Manager's Concern During a Crisis**

All of the planning as described here can only make a disaster less costly. Once a disaster occurs, a manager must have the ability to react to a variety of difficult situations. A competent point person must be on call at all times, with the ability to assess a crisis situation and make instant decisions. This person must have the authority to close a building if necessary.

The safety of the persons and property in a building is paramount. In the long run it will be much less expensive to look to your insurance carrier for several days of rent loss than to look to your carrier for liability coverage if people are injured in the building. Being well prepared in advance will preclude negligence during a crisis situation.

### **J. Repairing the Damage**

After the disaster has been abated and the building has been stabilized, it is time for the building to be repaired and made operational as quickly as possible. By working with your restoration contractor and the insurance adjuster (if involved), prompt decisions regarding the scope and value of the loss can be made. Once the scope has been agreed upon, the work can begin.

A manager should not let the determination of "fault" delay getting the building back in operation. Generally, the insurance company (if involved) will approve the repairs, even if caused by the negligence of a tenant, and subrogate the claim later with the responsible party. The manager, of course, should assist the insurance company in such a claim by providing all relevant information. The main goal, however, is to repair the damage.

## Post Disaster Follow-up

### A. The Insurance Company

The insured (owner/manager) or the agent for the insured should notify the insurance broker/agent or the carrier directly to inform them of the loss if appropriate based on pre-loss direction from Risk Management team.

Immediately after a loss occurs, the insured should take whatever measures are necessary to protect the building from further damage (i.e., temporary repairs, water extraction, drying the building, securing damaged entrances, windows, shoring, etc.). The actions taken in an effort to keep further damage from occurring to the building are necessary as a part of the insured's responsibility under their insurance policies, "Duty to mitigate". The insured should keep accurate records of all emergency repairs and expenses incurred to be turned over to the adjuster.

### B. Determining the Scope of The Loss

The scope and value of the loss will be determined by the insurance carrier's adjuster, working closely with the property manager and the manager's designated restoration contractor or technical consultant. In preparing to meet with the adjuster, the manager should prepare a brief description of the events that transpired prior to the loss. He should also gather information concerning the losses of the tenants affected by the loss. Material and equipment specifications for components of the building will also be important to assist the adjuster in properly valuing the loss.

### C. Assessing Damage and Loss

In determining the scope of the loss, you usually begin in the area which was the source of the loss. It is here that damage will be most severe and the scope of the repair most complete. The scope determined for this room will be later used as a guideline for determining the work to be done elsewhere.

The adjuster will provide inventory sheets for contents items damaged beyond restoration. These total loss items will be listed along with a description of the item, brand name and serial number, model number, age and quantity. Keeping a prepared inventory sheet on file for all contents which includes this information could eliminate costly hours trying to remember all of the items which were completely destroyed by fire.

## **Conclusion**

The probability of some form of loss, over time, is high. Before a loss occurs, pro-active planning is essential. Without a plan, reactive chaos can compromise your operations and your business. While you are in a planning environment, you have the ability to research, prepare and develop advocacies with experts and professionals to benefit you when an event occurs. Planning is critical to the sustainment of your business operation. Planning is critical to business continuity, and tenant satisfaction. Failure to plan, and engage the right resources and partners is risky business indeed.



**FORMS**

**EMERGENCY RESPONSE TEAM**

| <b>NAME</b> | <b>DEPARTMENT</b> | <b>BUSINESS<br/>NUMBER</b> | <b>FAX<br/>NUMBER</b> | <b>MOBILE<br/>NUMBER</b> | <b>HOME<br/>NUMBER</b> |
|-------------|-------------------|----------------------------|-----------------------|--------------------------|------------------------|
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### KEY SERVICE VENDORS/PARTNERS

| <b>KEY SERVICE VENDORS/PARTNERS</b>    | <b>CONTRACTOR/VENDOR</b> | <b>CONTACT</b>          | <b>BUSINESS</b>     | <b>AFTER HOURS</b>    | <b>FAX</b> |
|--|--------------------------|-------------------------|---------------------|-----------------------|------------|
| <b>VENDOR TYPE</b>                     | <b>NAME</b>              |                         | <b>PHONE</b>        | <b>PHONE</b>          |            |
| <b>Disaster Restoration Contractor</b> | <b>BluSky</b>            | <b>24/7 Claims Line</b> | <b>800-266-5677</b> | <b>1-800-266-5677</b> | <b>(</b>   |
| Computer Systems                       |                          |                         |                     |                       |            |
| Electrical Company                     |                          |                         |                     |                       |            |
| Electrical Contractor                  |                          |                         |                     |                       |            |
| Engineering Firm                       |                          |                         |                     |                       |            |
| Environmental Services                 |                          |                         |                     |                       |            |
| Glass Company                          |                          |                         |                     |                       |            |
| HVAC Contractor                        |                          |                         |                     |                       |            |
| Janitorial Supplies                    |                          |                         |                     |                       |            |
| Locksmith                              |                          |                         |                     |                       |            |
| Movers/Storage                         |                          |                         |                     |                       |            |
| Office Equipment                       |                          |                         |                     |                       |            |
| Office Supplies                        |                          |                         |                     |                       |            |
| Phone System Service                   |                          |                         |                     |                       |            |
| Plumbing Contractor                    |                          |                         |                     |                       |            |