El Niño Checklist

Business Name: Last updated:

Protect Location

- [ ] I monitor local weather and have signed up for emergency alerts.
- [ ] I know whether my business is in or near a flood-prone area.
- [ ] I have checked gutters, drainage, and areas where water could collect.
- [ ] I know how to protect equipment, inventory, and important supplies from potential water damage.
- [ ] I know where to find evacuation routes and local emergency information.

Keep Employees Safe

- [ ] My employees know what to do during severe weather or an emergency.
- [ ] I have current employee contact information and a backup way to communicate.
- [ ] I have a plan for communicating closures, schedule changes, or remote work arrangements.
- [ ] I know how to make safe decisions about closing or evacuating my workplace.

Review Insurance and Finances

- [ ] I have reviewed my insurance coverage with my agent or broker.
- [ ] I understand whether my policies cover flood damage and business interruption.
- [ ] I have digital copies of pictures, insurance policies, financial records, and inventory lists stored securely.
- [ ] I have authorized someone to manage business accounts and essential expenses if I am unavailable.

Prepare for Operational Disruptions

- [ ] I have a backup plan for power, internet, and payment system outages.
- [ ] I know which business functions and equipment are essential to keep operations running.
- [ ] I have identified backup suppliers or alternatives for critical products and materials.
- [ ] I have backed up important business data and know how to access it if my systems are unavailable.
- [ ] I have a plan to protect perishable inventory or temperature-sensitive equipment, if applicable.

Connect with Local Resources

- [ ] I know which local organizations can help my business prepare for disruptions.
- [ ] I know where to find reliable information about emergency assistance and recovery resources.
- [ ] I have connected with local business networks or community organizations that could help during a disruption.

Notes

Remember, this checklist is a starting point, not a guarantee against losses. Your business may need additional steps based on its location, operations, and specific risks.

Preparedness is not about perfection. It's about progress.

Take the Next Step with Outsmart Disaster

Use the **Outsmart Disaster Business Resiliency Roadmap** to build a preparedness plan tailored to your business. Need help getting started? **Find a Certified Trainer near you** for guidance and resources to help your business prepare for disruptions.