POLK COUNTY

POLK COUNTY BUSINESS DISASTER PLAN

BEFORE A DISASTER

Business disaster planning plays a critical role to ensure it can still operate after serious disruption. Failing to prepare can mean monetary losses and unforeseen issues while trying to recover. Business owners benefit when they create a disaster plan to provide a road map for responding to a variety of problems.

What to know before a disaster:

- **Know your risk by checking your hurricane evacuation level and FEMA flood maps.**
- **Have your building inspected by a licensed professional to find out if your workplace is vulnerable.**
- **Take necessary precautions by securing your building and equipment if a storm threatens.**
- **Always protect your data with backup files.**
- **Have cash on hand to cover business, travel, emergency cleanup and payroll expenses.**
- **Make arrangements to work with limited cash, water, sewer or power for up to two weeks and store emergency supplies at the office and your residence.**
- **Protect your employees by distributing and discussing your business emergency plan.**

- **Establish a rendezvous point and emergency contact in case damage is severe and communications are disrupted.**
- **Contact your customers and suppliers and share your communication and recovery plan in advance.**

BEFORE A DISASTER

What to know before a disaster continued:

• Review Your Insurance Coverage. Have your business appraised at least every five years. Inventory, document and photograph equipment, supplies and workplace. Have copies of insurance policies and customer service/home numbers. Obtain Business Interruption Insurance. Consider "Accounts Receivable" and "Valuable Papers" coverage and "Income Destruction" insurance. If you have a Business Owners Protection Package, check the co-insurance provisions. Remember: Flood damage typically requires separate coverage. Check your policy for coverage.

• Complete the Business Continuity Plan and distributed to members of the team and management. An electronic copy of this plan should be stored on a secure and accessible website that would allow team member access if company servers are down. Electronic copies should also be stored on a secure USB flash drive for printing on demand.

"While reports vary, as many as 40 percent of small businesses do not reopen after a major disaster like a flood, tornado or earthquake. These shuttered businesses were unprepared for a disaster; they had no plan or backup systems. When you start to develop your disaster plan, consider three subjects: human resources, physical resources and business continuity.

Think about how a disaster could affect your employees, customers and workplace. Think about how you could continue doing business if the area around your facility is closed or streets are impassable. Think about what you would need to serve your customers even if your facility is closed."

American Red Cross, redcross.org

DISASTER CHECKLIST

- ☐ Copy of emergency contact list of employees and key customers/ clients including all phone numbers.
- ☐ Voice mail box number and remote password information and instructions so you can change messages as needed providing information to employees so they can call in for instruction if they can not reach you by phone.
- ☐ Copy of insurance policies, agent contact information.
- ☐ Copy of listing of emergency vendors (contractors, plumbers, electricians, restoration con tractors, mold remediation, etc.) This will save you the time of looking them up. You should also make contact with these making sure they are still in business, they still cover your area and they will be able and willing to provide service to you. Also discuss what type of payment they will take in an emergency situation.
- ☐ Back-up files/ tapes or server(s) of electronic data.
- ☐ Copy of essential policies, emergency procedures, Business Continuity Plans.
- ☐ General Office supplies: pens, pencils, stapler, tape, paper, plus any special forms, etc. used in your business.
- ☐ Cash on hand to operate up to two weeks for payroll, vendor payments and other operating costs.
- ☐ Pictures of business inside and out. This includes home-based businesses.
- ☐ Other documentation requirements for an SBA Disaster Loan or other type of assistance that might become available. List other documents here:

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

DISASTER CHECKLIST

- ☐ **Corporations/ Partnerships: Copy of three years tax returns; one year personal tax returns on principles (affiliates with greater than 20% interest); one year tax returns on affiliated business entity.**
- ☐ **Sole Proprietorships: Copy of three years tax returns with Schedule C Sole Proprietorships, Corporations and Partnerships all need the following:**
- ☐ **Copy of current Profit & Loss Statement (within 90 days).**
- ☐ **Copy of listing of inventory.**
- ☐ **Copy of Schedule of Liability.**
- ☐ **Copy of Balance Sheet (as recent as possible).**
- ☐ **Copy of all of your required licenses including, City business tax license (Occupational), State of Florida professional licenses, etc.**
- ☐ **Copy of the Business Continuity Plan stored on a secure USB flash drive for printing on demand.**

BUSINESS EMERGENCY CONTACTS

The Polk County Emergency Management Department operates a Citizens Information Line at (863) 401-2234 which is available 24 hours a day to receive updated information on emergency management operations.

Polk County:

- Polk County Emergency Operation Center (Primary County contact during a disaster): (863) 298-7000 or (863) 298-7001
- Polk County American Red Cross Office: (863) 294-5941
- Polk County Sheriff's Office: (863) 298-6200
- Polk County Medical Services: (863) 519-7400
- Polk County Fire Services: (863) 519 7350
- Polk County Hazardous Waste: (863) 284-4319
- Polk County Emergency Management: (863) 534-5600 Polk County Utilities Administration: (863) 298-4100; after hours: (863) 534-7351
- Polk County Volunteer Services: (863) 534-5580
- Central Florida Development Council of Polk County: (863) 551-4760
- CareerSource Polk Business Services Division: (863) 508-1100
- Polk County Community and Small Business Assistance: (863) 534-5915

Electric Utility Contact Assistance:

- Tampa Electric Company: (863) 298-6016
- Duke Energy: (863) 678-4450
- Lakeland Electric: (863) 834-1237 or (863) 834-6321

Hotlines for Financial and Recovery Assistance:

- FEMA Disaster Assistance Hotline: 1-800-621-FEMA or 1-800-621-3362; TTY 1-800-462-7585
- SBA Disaster Assistance Center: 1-800-659-2955 or 1-800-359-2227
- Unemployment Compensation Claims: 1-800-204-2418; for Employment/Unemployment questions go to www.floridajobs.org
- To verify contractor licensure: call 1-850-487-1395 or go to www.myfloridalicense.com
- To report price gouging call 1-800-435-7352
- Florida Emergency Information Line: FEIL – 1-800-342-3557

BUSINESS EMERGENCY CONTACTS

Insurance Numbers:

- AIG Insurance Co. Disaster Claims: 1-877-399-6442
- Allstate Insurance Co. Disaster Claims: 1-800-54-STORM or 1-800-547-8676
- Colonial Penn Insurance Co. Disaster Claims: 1-800-523-9100
- Hartford Casualty Insurance Co. Disaster Claims: 1-800-327-3636
- Liberty Mutual Insurance Co. Disaster Claims: 1-800-2CLAIMS or 1-800-225-2467
- Nationwide Mutual Insurance Co. Disaster Claims: 1-800-421-3535
- State Farm Fire & Casualty Co. Disaster Claims: 1-800-STATE-FARM or 1-800-782-8332
- For questions about insurance contact the Florida Department of Financial Services Disaster Assistance at 1-800-22-STORM; 1-800-227-8676

Additional Hotlines:

- Florida Volunteer and Donation Hotline: 1-800-FL-HELP1; www.flahurricanefund.org
- Department of Education's Natural Disaster Information Line at 1-800-433-7327 or 1-800-999-8219
- American Red Cross Donations Hotline: 1-866-HELP-NOW or go to www.redcross.org.
- American Red Cross Information Hotline: 1-866-GET-INFO or 1-866-438-4636
- Salvation Army Donation Hotline: 1-800-SAL-ARMY or 1-800-725-2769
- Salvation Army Prayer and Spiritual Support Hotline: 1-888-363-2769
- Elder Services Hotline: 1-800-963-5337
- Crisis Counseling: 1-866-518-1825
- Hearing/Speech Impaired: 1-800-829-4059

FEMA Emergency Management Guide for Business and Industry:
http://www.fema.gov/pdf/business/guide/bizindst.pdf

Florida Department of Economic Opportunity Disaster Recovery Initiative: http://www.floridajobs.org/community-planning-and-development/assistance-for-governments-and-organizations/disaster-recovery-initiative

EMPLOYEE CONTACT INFORMATION

Make more forms as needed:

Employee Name: _____

Employee Number: _____

Division: _____

Employee Title: _____

Work Phone: _____

Work Location: _____

Work Email: _____

Alternate Email: _____

Home Phone: _____

Mobile: _____

Home Address: _____

City _____ **State** _____ **Zip Code** _____

Miles from Home to business: _____

Military Reserve: (Y or N)

National Guard: (Y or N)

4 Wheel Drive Vehicle: (Y or N)

Child Care Required: (Y or N)

Physically Challenged: (Y or N)

Medical Description:

Shift Employee Works:

Requires Transportation: (Y or N)

CPR Trained: (Y or N)

Employee Needed – Priority 1:

Employee Needed – Priority 2:

Employee Needed – Priority 3:

KEY CUSTOMER INFORMATION

Use this form to:

Keep a list of your key customers that need to be contacted in the event of a disaster. Provide information on how customers can obtain alternative resources until you reopen. Keep a copy of this list in a secure place on your premises and another in an off-site location.

Customers

1. Company Name: _____

Street Address: _____

City _____ **State**_____ **Zip Code**_____

Phone: _____ **Fax:** _____

E-mail: _____ **Contact Name:** _____

Account Number: _____

2. Company Name: _____

Street Address: _____

City _____ **State**_____ **Zip Code**_____

Phone: _____ **Fax:** _____

E-mail: _____ **Contact Name:** _____

Account Number: _____

*** Make more forms as needed**

VENDOR CONTACT INFORMATION

Use this form to:

Keep a list of the major vendors and suppliers who need to be contacted in the event of a disaster. Speak with them regarding their companies disaster plans. Keep a copy of this list in a secure place on your premises and another in an off-site location.

Vendor

1. Company Name: _____

Street Address: _____

City _____ **State**_____ **Zip Code**_____

Phone: _____ **Fax:** _____

E-mail: _____ **Contact Name:** _____

Account Number: _____

Materials/Services Provided: _____

2. Company Name: _____

Street Address: _____

City _____ **State**_____ **Zip Code**_____

Phone: _____ **Fax:** _____

E-mail: _____ **Contact Name:** _____

Account Number: _____

Materials/Services Provided: _____

*** Make more forms as needed**

CREDIT CONTACT INFORMATION

Use this form to:

Keep a list of the major creditors you need to contact in the event of a disaster. Keep a copy of this list in a secure place on your premises and another in an off-site location.

Creditors

Bank Name: _____

Street Address: _____

City _____ State_____ Zip Code_____

Phone: _____ Fax: _____

E-mail: _____ Contact Name: _____

Account Number: _____

Bank Name: _____

Street Address: _____

City _____ State_____ Zip Code_____

Phone: _____ Fax: _____

E-mail: _____ Contact Name: _____

Account Number: _____

Bank Name: _____

Street Address: _____

City _____ State_____ Zip Code_____

Phone: _____ Fax: _____

E-mail: _____ Contact Name: _____

Account Number: _____

*** Make more forms as needed**

INSURANCE COVERAGE WORKSHEET

Use this form to:

Discuss your insurance coverage with your agent. Having adequate coverage now will help you recover more rapidly from a catastrophe.

Insurance Agent: _____

Street Address: _____

City _____ **State**_____ **Zip Code**_____

Phone: _____ **Fax:** _____ **E-mail:** _____

Contact Name: _____

Primary Policy #: _____

Flood Insurance Policy #_____

Type of Insurance:

Policy No. _____

Deductibles _____

Policy Limits _____

Coverage (General Description) _____

_____

_____

INSURANCE COVERAGE WORKSHEET

Insurance Policy Information:

Do you need Flood Insurance? Yes No

Do you need Earthquake Insurance? Yes No

Do you need Business Income? Yes No

Do you need Extra Expense Insurance? Yes No

What perils or cause of loss does the primary policy cover? _____

_____

_____

What exclusions exist and what are the deductibles? _____

_____

_____

What does my policy require me to do in the event of a loss? _____

_____

_____

What type of records and documentation will the Insurance company want to see? _____

_____

_____

Other disaster-related insurance questions: _____

_____

_____

VITAL RECORDS

The Business Disaster plan should include a thorough inventory of all vital records stored on or off site. The plan should also include a description of how records will be identified, transported, and handled during restoration. Also the plan should designate who is the responsible party within the organization to authorize initial storage and any subsequent recovery of vital records so that the confidentiality and integrity of the data can be maintained.

Example:

Document Type	Media Type	Title/ Description	Responsible Party	Primary Location	Back-Up Protocol	Back-Up Location
Personell Records	Software	Payroll	Accounting	Department Server	Daily Backup	Hard Copies stored off site

Using the information and example above, develop a vital records report that will fit the needs of your company.

COMPUTER SOFTWARE INVENTORY

Use this form to:

- Keep a copy of this list in a secure place on your premises and another in an off-site location.
- Log your computer software serial and license numbers. Attach a copy of your licenses to this document.
- Record the name of the company from which you purchased or leased this software from, and the contact name to notify for your software support.
- Record the name of the company where you store backups of your computer information, including the contact name and how often backups are sent to this location.

Software Inventory List

Software Title and Version	Serial/ Product Number	No. Licenses/ License Number	Date	Purchased	Cost

COMPUTER HARDWARE INVENTORY

Use this form to:

- Log your computer hardware serial and model numbers. Attach a copy of your vendor documentation to this document.
- Record the name of the company from which you purchased or leased this equipment and the contact name to notify for your computer repairs.
- Record the name of the company that provides repair and support for your computer hardware.
- Keep a copy of this list in a secure place on your premises and another in an off-site location.

Hardware Inventory List

Hardware (CPU, Monitor, Printer, Keyboard, Mouse)	Hardware Size, RAM & CPU Capacity	Model Purchased	Serial Number	Date Purchased	Cost

FURNITURE & EQUIPTMENT INVENTORY

List office equipment and furniture required to restore operations:

Department: _____

Location: _____

City_____ **State**_____ **Zip Code**_____

Phone: _____ **Fax:** _____

Item Number: _____

Vendor Number: _____

Stored Offsite: (Y or N)

How to be acquired: Leased from vendor?

Qty Needed – Restore:

Qty Needed - Priority 1

Qty Needed – Priority 2

Qty Needed – Priority 3

Department: _____

Location: _____

City_____ **State**_____ **Zip Code**_____

Phone: _____ **Fax:** _____

Item Number: _____

Vendor Number: _____

Stored Offsite: (Y or N)

How to be acquired: Leased from vendor?

Qty Needed – Restore:

Qty Needed - Priority 1

Qty Needed – Priority 2

Qty Needed – Priority 3

ALTERNATIVE RECOVERY SITE REPORT

Use this form to:

The following are temporary facilities where (this team) will recovery their lost functions until temporary or permanent facilities are available.

Site Name: _____

Company Name: _____

Street Address: _____

City _____ **State**_____ **Zip Code**_____

Phone: _____ **Fax:** _____

E-mail: _____ **Contact Name:** _____

Account Number: _____

After Hours Contact Information: _____

After Hours Number: _____

Contact Name: _____

Service Provided: _____

Notice Required for Site Availability: _____

Security ID: _____

Directions to Site: _____

Other Information: _____

GIS INFORMATION & FLOOD ZONES

Polk County GIS Information

The Polk County Board of County Commissioners provides businesses and citizen's access to detailed geographic information systems, including flood zone maps. To access this comprehensive information, please visit: http://gispublicview.polk-county.net/viewer.htm

Polk County Flood Information

Codes and Regulations:

Please refer to the Ordinance No. 00-09, as amended, the Polk County Land Development Code; the Codes of Federal Regulations (CFR) Chapter 44, enforced by the Federal Emergency Management Agency (FEMA) ; and County Comprehensive Plan, Sections 2.307 and 2.308.

Flood Plain Property Information

The Flood Insurance Rate Maps (FIRM) provide a basis for determining if a property is within a flood plain. On December 20, 2000, the Federal Emergency Management Agency (FEMA) adopted the latest flood insurance rate maps for Polk County. Copies of the FIRM panels are available from FEMA, at 1-800-358-9616. The flood maps are also available at area libraries, the Lakeland Board of Realtors, the East Polk Board of Realtors and the Polk County Builders Association. Contact the Land Development Division, Floodplain Management Section for a determination of the property before building at 863.534.6449. Please have your 18-digit property identification number available.

Additional Information on Flood Zones:

- There is a flood insurance policy for low risk areas. Ask your insurance agent for the Preferred Risk Policy.
- All insurance companies can write flood insurance policies.
- A flood event, also known as a base flood, is having a one percent probability of being equaled or exceeded in any given year. In Polk County, the storm may drop about 10.6 inches of rain in a 24-hour period. This may also be referred to as the 1% chance flood.
- Polk County's participation in the Community Rating System enables citizens to purchase flood insurance policies with reduced premiums through higher regulatory standards. Polk County has a CRS rating of Class 8, providing policyholders a 10% premium discount.
- Roadway Maintenance Division maintains public roads and drainage systems in unincorporated Polk County. Natural Resources Division maintains some off road drainage systems. Roadway Maintenance Division may be contacted at 863-535-2200, and Natural Resources Division at 863-534-7377.

POST RECOVERY PLANS

Economic and Private Sector

Economic Vitality is critical to our community. Following a hurricane or another type of disaster, Polk County's Community and Small Assistance (CSBA) will act as the lead agency under ESF 18—Emergency Support Function — will coordinate preparedness, response and recovery activities in the private and public sectors to support the ongoing economic viability of the community.

After a disaster, CSBA staff will assess the viability of their own homes, their work stations and abilities to respond to the situation.

A Business Recovery Center will be set up in the most impacted area of our county or at a location designated by the county. The Center will disseminate information on local, state and federal resources and services for businesses after a catastrophic event.

Staff will contact the County's Damage Assessment team coordinated by the Building Department to determine which areas of the County have the most critical needs. The Building Departments at the County and municipal partners will help staff and our Community Partners determine if work facilities are safe to visit.

CSBA staff, assisted by Community Partners, will be dispersed throughout the county to survey businesses and to make business owners aware of any local, state, and federal assistance programs. Staff will record the most critical needs of businesses at the time, be they related to power availability, access to capital, debris removal, need for transportation, workforce housing, and other pressing requirements.

Each company needing assistance will be assigned staff for referral to appropriate agencies for assistance. CSBA staff and our partners will then follow up to make certain that all company needs have been addressed.

Supporting Agencies:

Fire Rescue Division, Emergency Management, 863-534-5600

Coordinating Agencies:

Area Economic Development Councils
Municipal Chambers of Commerce

POLK COUNTY BUSINESS IMPACT SURVEY

Case #_____ Requires Help_____ Requires No Help_____ No Answer_____ Date Called_____

Company Name: _____ Primary Contact: _____
Address: _____ Phone Number: _____
Email: _____

1. Are your hours back to normal? _____Yes ____No
2. Are your facilities usable? ____Fully usable ____Partially Usable ____Not Usable
2.a. If not usable, what type of space is needed?
____Office ____Industrial ____Flex ____Retail ____None
3. Damage to Facilities?
____Power ____Phone ____Water ____Windows ____Equipment ____Roof
____Walls ____Other _____
4. When do you expect to get back to normal?
____1-2 weeks ____Within a month ____1-2 months ____Over 2 months
____Don't know ____Indefinite
5. About how many work there? _____
6. Are all of your people back to work? ____Yes ____No
7. Other key factors hindering operations? What areas are creating problems for you?
____Access to business ____Debris removal ____Product supply
____Financial/Business loans ____Short-term capital ____ Long-term capital
____Legal ____Water damage ____Training/Personnel
____Customer base ____Personal problems ____Insurance settlement
____Housing ____Construction/Contractor needs
____Employee transportation
8. What percent of your normal revenue are you now generating? _____%
9. Which of the following can you now support with your current cash reserves?
____Payroll ____Damage Repair ____Inventory ____Taxes
10. Do you have business insurance? ____Yes ____No Insurance Provider _____
11. What kind of business are you in?
____Manufacturing ____Wholesale ____Service ____Retail ____Transportation
____Tourism ____Other _____
Square footage desired: _____ Length of time _____ Permanent?_____
Could you benefit from use of office suite(s)? ____Yes ____No
If yes, minimum space needed _____ Number of phones/phone lines _____ Furniture _____
How close to your current location must you be? _____

CONTACT US:

COMMUNITY & SMALL BUSINESS ASSISTANCE

FOR MORE INFO:

Neil Combee County Administration Building
330 West Church Street
Bartow, FL 33830

CALL:

(863) 534-5915

EMAIL:

csba@polk-county.net