

ALWAYS READY

NATURAL DISASTERS





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Introduction

Everything dealing with a natural disaster is chaotic. In the moment, it's hard to focus and plan. If you have a good disaster response plan already in place, you'll have a head start and can focus on the priority: keeping people safe. Preplanning will also help expedite a quick recovery after the disaster.

And whether you're an independent operator or part of a larger brand, every location needs a preparedness plan unique to the location and the discipline to review and update that plan every year.

This resource provides actionable steps to take before, during and after a natural disaster to help stay safe and to help your business reopen quickly—maybe in time to support your community's recovery by providing a place to find power, information and a meal.

Assemble Your Team

Pre-planning and a good blueprint for what to do in an emergency can have a big impact on the safety of your employees and guests and the ability of your business to recover quickly.

Somebody needs to see to the business of being prepared.

So, your first order of business is to create a Crisis Management Team to develop a plan for your operation. Keep your plans streamlined and easy to put into action.

Your team should be small but include people with experience or specific knowledge in the different areas the plan will need, including those proficient in HR, risk management, legal, supply chain, IT, communications, and facility and operations management.

Make sure to include someone with the technical experience to set up multiple means of communication with your team members, including familiarity with social media platforms.

Many POS systems incorporate staff communication functions or apps, and social media platforms have myriad options for group chats (Twitter, GroupMe, Facebook, What's App, etc.)

ServSafe's new [ServSafe Ops](#) app includes team communication options, as well.



CHARGE YOUR CRISIS MANAGEMENT TEAM WITH THE FOLLOWING:

Create a natural disaster action plan

that provides specific training for your employees on what to do before, during and after the event, and make sure practice drills are part of your training (drills will quickly reveal holes in your plan).

Designate which people (by name or by title)

at the location and at HQ are in charge in natural disaster situations.

Create an emergency contact list;

save it in multiple forms.

Create a recovery contact list

to address after-crisis needs; save it in multiple forms.

Give your team a specific period to complete these exercises.



This team should also create a method for annually assessing and updating the business's preparation for a natural disaster. They should be able to answer these questions:

- * Do you have a **disaster response plan** and has the plan been reviewed and updated in the last 12 months?
- * Have you designated a **"person in charge"** at the location and at HQ, created a list of emergency contacts, and established a designated safe meeting place/shelter option in the community outside the disaster zone?
- * Do employees know what to do in an **earthquake, flood, hurricane, tornado, wildfire** or **winter storm**? Have you done any emergency training or drills?
- * Do you have **clear evacuation paths**? Do you know where in the restaurant to shelter in place?
- * What does your **insurance cover**; is it up to date?
- * Are your **key business documents** backed up off site (on the cloud or physical copies)?
- * Do you have a **plan for communication** and/or a Plan B if phone lines and cell towers go down or power goes out?
- * Do you have **emergency supplies** on hand? How about a generator that's been primed, tested and is ready to set up outdoors?

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I: Preparation: What to do in Advance

This section covers designing an advance plan for your restaurant operations to ensure your insurance is in order and you have access to critical documents, and that you're preset to get services and supplies when you need them in a crisis.

The work here is done well in advance of a natural disaster and will be disseminated to your managers and staff through communications and training—which is addressed in Section II.

These practical risk-mitigating matters include:

- * Reviewing **insurance coverage** with a licensed agent
- * Understanding **deductibles**: All Other Peril vs [named storm]. All Other Peril generally does NOT cover "named storm" events like tropical storms or hurricanes. Most property policies will have a separate deductible specifically calling out "named storm" coverage.
- * Understanding **coverage** for signage, fences, landscaping, etc.
- * Understanding **Business interruption coverage**, if included in your policy
- * Protecting **business-critical documents**
- * Creating **contact lists**
- * Developing **communication** plans
- * Reserving **crisis-mitigating equipment** (fuel supply, refrigeration, generators, pumps, portable restrooms)
- * Staging **emergency supplies**

By taking these steps, you can reduce the impact a storm event will have on your business.

Get Your Insurance in Order

Reviewing your insurance coverage with your agent annually will make a significant difference to your restaurant's recovery and your own peace of mind.

Property Damage Coverage

The first line of insurance defense is property damage coverage, which covers actual physical loss and damage to real and personal property. This coverage is generally a business's principal source of funds to repair and/or replace the building and equipment.

Business interruption/Business income insurance (BII)

This coverage can help replace income lost if business is halted due to direct physical loss or damage from a covered peril, and it continues until it reaches its policy limits, or the business can re-open. Often BII policies contain a 72-hour waiting-period deductible (in addition to your property damage deductible) before coverage begins.

BII coverage can include assistance paying your mortgage, rent, payroll, loans, etc. Discussing your specific needs with your agent before a loss occurs is critical. Make sure you understand the financial data you'll need to file a claim (especially your sales history) and make storing current information in a safe, remote location or in the cloud part of your disaster preparation planning.

Additional Coverages to Consider

Restaurant operators might want to consider additional insurance coverage that can be added as endorsements to the main policy or as separate policies that cover losses unique to foodservice.

Have this list in front of you when you talk with your insurance rep to see if you need any of the following additional protections or if they're included in your main policy.

Ask your agent about others, as well.

Extra expense. You may be offered the opportunity to combine this one with BII. This pays any additional expenses relating to operating your establishment from a different location when covered interruption of your business has taken place. It also can cover purchased expenses you have before, during and after storms, such as sandbags, plywood, generators, fans, etc.

Wind/[named storm] coverage. Understand how your policy covers windstorms. In areas prone to more intense windstorms, this coverage could require a rider or additional coverage, including [named storm] coverage. There may be differences in how the deductible for this coverage works, so make sure you ask your insurance agent when the policy will be triggered and how/when it will be paid.

Flood insurance. If your restaurant is damaged by a flood, your general business policy will not cover it. Flood coverage requires a special government-backed policy. Find out if you're eligible by checking for your business address on [FEMA's Flood Map](#) or by contacting your local [National Flood Insurance Program](#) office to understand your flood risk.

Earthquake insurance. Earthquake damage is not covered under a general business policy and requires a special standalone policy. If you're in an area prone to earthquakes, ask your agent for more information for what's needed for a quote.

Outdoor property & sign coverage. Damage to your outdoor radio or television antennas (including satellite dishes) and their lead-in wiring, along with masts, towers, bridges, walks, roadways, patios and other paved surfaces, signs, trees, shrubs, or lawns are not normally covered or have a limit of coverage under a general business policy. Confirm with your agent how much coverage is provided by your policy and if there are options for adding more if those aren't enough.

Utility systems. If your business is interrupted because your electric company can't supply power, that's usually not covered by a regular policy. Ask about an endorsement that will reimburse you for lost business when your utility can't deliver.

Sump pump. If the power goes out, so can the sump pump. That could mean water and sewer backup into your unit from flooded lines—and that damage is only covered with a sump pump endorsement.

Code upgrade (Ordinance or Law).

Rebuilding or repairing a building might require you to bring the building up to current codes, which can be an expensive process, especially in older buildings. The extra expenses would not be covered unless your policy has the correct endorsement.

Debris removal. Most property insurance policies provide coverage for some debris-removal reimbursement. Ask about what debris-removal assistance you will get when cleaning up your restaurant after a storm and decide if it's going to be enough. Major disaster damage is a messy business and cleanup can include hauling away big equipment.

Expediting expense. This coverage means the insurer will pay additional costs relating to having the repairs to the damaged property done fast, i.e., with overtime or double shifts. Be careful with this option. Make sure it does not nullify or adversely impact the terms of the Business interruption insurance you purchased.

Food spoilage. This is usually a sublimit item in the general property coverage. Most insurers offer a tiered deductible and payout limits to fit the operation's size. Ask up front if and how this is covered.

Improvements-and-betterments rider.

Covers the remodeling and decoration you added when you leased restaurant space; the landlord's insurance will not cover improvements you made. Don't forget to insure valuables, such as art, antique fixtures, tiling or furniture that are unique and difficult to replace (and don't forget the difference between ACV and replacement costs when evaluating what you need for coverage, see Tips, p. 7).

Mold. Most policies either exclude mold or limit mold coverage. If your restaurant is in a warm, humid climate where mold is more likely to grow without air-conditioning—or if you're flooded—talk with your agent about this option.

Other considerations. Check the amount of your fine-spirits coverage; make sure your policy covers your wine cellar for its true value. Finally, items not typically covered in policies, such as windows or cash, could be covered with endorsements.

TIPS

In addition to exploring policy options, keep these tips in mind when setting up your restaurant's insurance.



Be specific to avoid "interpretation."

Make sure the policy spells out what's insured. For example, your policy might ensure that your key employees continue to get paid while you rebuild. Name those employees specifically by position or title in your policy. If you don't, you risk arguing the point later when your provider disagrees with your definition of "key employee."



Include "professional preparation of a claim," as part of your policy.

After a disaster, filing your claim can be a full-time job that needs to be done fast and right. This professional guides you through the claims process to make sure you're including less obvious items. Ask your agent if this is included or if it can be added.



Evaluate your coverage needs carefully and realistically with your agent.

With a properly written policy, you can minimize the cost impact to your business. Don't forget that you'll always have out-of-pocket costs and deductibles that won't be covered by your policy. So, make sure you understand these costs and plan for how you will access this cash.



Determine your deductible by assessing your own risk averseness.

The higher your deductible, the more cash you're going to have to come up with after the disaster. When evaluating your deductible, determine how much cash you could access quickly (without income coming in), and if that amount will sustain you if you must remain closed for an extended period.



There is a difference between a policy that covers actual cash value (ACV) and replacement value.

ACV takes into consideration the depreciation of your goods; replacement value will pay the cost to replace goods at today's prices. ACV is often chosen for items that cannot be replaced or that perhaps you don't want to replace. However, items of value—such as antiques or artwork—should be insured separately.



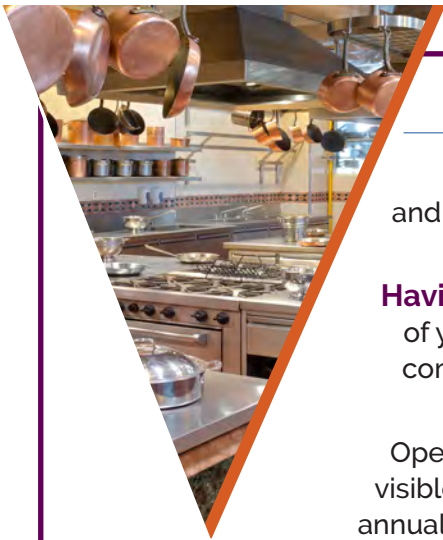
Back-up copies of your policies and the records you'll need to file a claim online.

Keep your insurance agent's number (office, home and mobile) listed on your Emergency Contact List and in your phone contacts.



If you lease your space, ask if your insurance covers rent during rebuilding, because you'll be responsible for your lease during that time.

Insurance Information Resource: Besnard Insurance, Tampa, Fla.



THE POWER OF IMAGES

You're filing an insurance claim under extreme pressure and in a time of deep loss. It's unlikely you'll be able to recall every item you've lost to the storm.

Having a property inventory that includes photos and/or video of your restaurant's interior and exterior—and those taken after you complete major improvements—will help if you have to file a claim.

Make sure to include photos of your equipment.

Open drawers, doors and cabinets to capture things not immediately visible. Capture landscaping and signage. Update these photos/videos annually and keep them with other vital records in a safe, remote location.

Protect Your Records!

Essential Documents

Think about what documents are essential and irreplaceable. When evaluating a document, consider the time and effort it will take to replace the document if it's lost.

You'll need access to the paperwork to file your claim quickly. You'll also quickly need any paperwork that the city or state requires to prove occupancy for rebuilding.

To decide which business documents you might need during and after an emergency, ask yourself the following questions: **Is this record required ...**



- * to run the business?
- * by a regulatory agency?
- * for legal reasons?
- * by my insurance company?

If you answered "yes," ask yourself these two follow-up questions:

1. Can I access the needed documents online?
2. Are copies otherwise quickly available in a secure, remote location?

Essential documents might include:

- disaster response plan
- personnel files
- payroll info
- financial records, profit/loss statements, taxes, historical sales data, banking information
- strategic plans
- vendor lists
- customer lists
- inventory lists
- lease or title documents
- insurance policies
- food formulas, recipes and trade secrets
- accreditation certificates and health permits
- receipts/warranties for major equipment purchases
- contracts, including those signed for events and parties



Are you set up to pay bills electronically? You also might need blank checks from the operating account.

Every year, update a set of historical sales records, income/expense reports (either recent profit/loss statements, income tax forms or financial audits) and any other business records that will help you establish an accurate financial picture of your business.

You want to be able to prove to the insurance company how much money you're losing every week your business is closed.

Secure Emergency Documents

These are the documents you'll likely need during and immediately after the crisis:

Building and site maps. These maps should clearly mark the building and include the street name and number. A building map should indicate exits, stairways, designated escape routes, floor plans, restricted areas and the location of high-value items.

Utility information marked on the maps could include

- main water valves, lines and hydrants
- main gas valves and lines
- electrical panels, fuse/circuit boxes and outdoor substations
- storm drains, grease traps
- sewer lines
- smoke and carbon dioxide detectors and security alarms and annunciators
- fire extinguishers and Ansul fire suppression system locations

Also show where hazardous materials are stored, including cleaning supplies, chemicals and propane tanks.

Keep one site map ready to grab and go; store a second copy securely off site. The fire department might need it, especially if a disaster destroys the building and people could be trapped.

Emergency procedures and routes. Post brief emergency procedures and exit routes by all doors with the routes clearly marked. You might want to frame and hang them securely.

Emergency and Recovery Contact Lists. See p.10.



Create Contact Lists

Create two lists of contacts:



- * One you'll need during an emergency
- * One you'll need after for recovery efforts



Emergency Contact List:

Below are some of the people to consider putting on your Emergency Contact List (you already know 911 for police and fire, add in the non-emergency numbers for each, as well).

For each entry, list contact's name, cell, home and office phone, and email address. If you are part of a multiunit operation, you also want to include the contact information for locations close to you.

- Owner
- Manager
- Kitchen manager
- Chef
- Employees
- Corporate contact(s)
 - ◊ Emergency response rep
 - ◊ President/CEO
 - ◊ Division president
 - ◊ Area/Regional VP
 - ◊ District manager
 - ◊ Risk manager
 - ◊ Company media rep
 - ◊ IT help desk
- Landlord/building manager
- Insurance agent
- Main vendors/suppliers
- Gas company
- Electric company
- Public works/water dept.
- Phone company (to reroute numbers)

Recovery Contact List:

The list below suggests contacts you might need for recovery and rebuilding.

- Insurance agent
- Risk manager
- Fire department (non-emergency number)
- Police department (non-emergency number)
- Cleanup services
- Damage restoration service
- Waste hauler
- Fuel truck (for generators and staff transportation)
- Generator rental service (hopefully pre-ordered);
- Note: generators must be set up OUTDOORS)
- Refrigerated truck rental (hopefully pre-ordered)
- Portable restrooms (hopefully pre-ordered)
- Health department
- Electrician
- Gas company rep
- Plumber
- General contractor
- Prime and secondary vendors/suppliers
- Hardware store
- Rental store
- IT help desk/consultant
- Lawyer
- Banker/accountant
- Payroll company
- Local media contacts
- Small Business Administration office (in case your insurance is insufficient, and you need a loan)

Keep copies of these contact lists with you and store copies on a secure, but shareable site, such as Google Drive. Ensure someone else in your organization has a copy, as well.

On a unit-by-unit basis, the manager/owner/designated crisis leads could keep key contacts' numbers in an Emergency Group in the Contacts section of their phone.

Cell contacts are easy to input, update and delete when the roster changes, and the cell is almost always in hand. Just make sure other key people save contact information, too, for redundancy.

After major disasters, insurance companies, FEMA, or the Small Business Administration will often dispatch disaster response teams to the area. They will be responsible for on-going support for small business owners dealing with the disaster's aftermath.



SCAM ALERT

Because there are often a lot of scams following storms, be wary of services that reach out to you. Make sure to call and verify the people you talk with before giving them money, signing contracts, or providing private information.

Pay Employees

When a storm closes your business, your employees are affected. As part of your Disaster Response Plan, think through how to maintain your payroll. Options:

- * Make your **payroll portable**. Pay in cash, or work with your payroll company or accountant to devise ways to get paychecks to your employees if the restaurant closes. If you have storm warning, you could cut a series of checks or pay out cash early to give employees money they'll need to weather the damage at home or travel to safety.
- * Encourage workers to sign up for **direct deposit** to ensure employees can get paid electronically.
- * Use **payroll cards**. A payroll card works like a bank debit card, allowing the holder to access money from their paycheck. The cards also can be used by workers without bank accounts. But they can't be used if ATM's are down.
- * Use a **money transfer service** like Zelle, Venmo or PayPal to send money to employees.

Cash is Critical

If you receive early warning of an impending weather event, you'll want to secure cash for employee pay, restaurant transactions when the power's out, supply purchases, and more.

Back it All Up

Determine the best way for your business to store and update your emergency documents.

The market offers myriad services to set you up with a secure, cloud-based data storage system. Look for systems that backup data and documents automatically.

Some operators choose to use a physical office server for data/document storage, but if the server gets damaged in a storm, the files can be lost.

If you want or need hard copies of essential documents and files, store them together in one, easy-to-grab (waterproof) storm kit so you don't waste time hunting down key resources as the storm approaches.

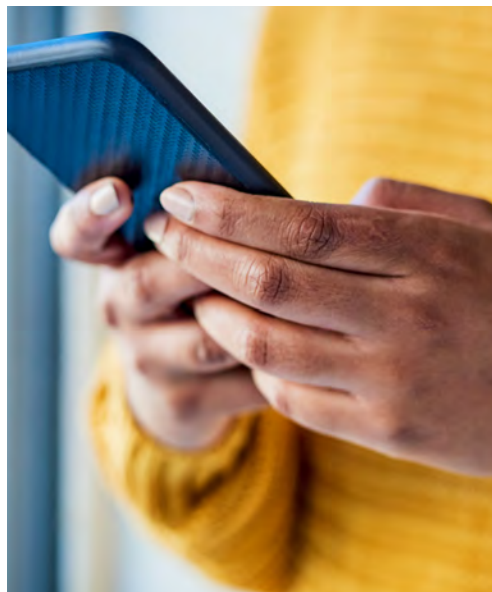
Communicate

Talk to any operator who's experienced a natural disaster, and he or she will tell you that nothing helps recovery more than communication and nothing hinders recovery more than the inability to communicate.

As you put together your unique communication plan:

- * Ensure you've designated a **crisis lead** at the unit (and at HQ if applicable).
- * Articulate **who will call who** and **for what** (including off-duty staff).
- * The **crisis lead** at the unit should direct staff about what to do in the face of each kind of natural disaster—that means training and running drills in advance. (We include recommendations ahead, but key is knowing when to stay and when to go, where the safest places are to shelter in the face of each kind of weather event, and where the utility shut off valves are located, including gas and water).
- * Establish well in advance a **secondary gathering place** to go to if your foodservice establishment is compromised—give your staffers a place to go. This is critical if all your traditional means of communication fail. At least they'll know where to go for information.

In a major disaster, communications systems often overload or fail. Set up as many means of communication as you can in advance so that where one fails, another might succeed.



Options include:

Cell Phones: Call volume can overload the system during a natural disaster. With cell phones, you might encounter call gapping, or poor voice clarity due to increased volume. Still, cell phones are the top communication tool. Charge cell phones and portable chargers and equip your car with a cell phone adapter/charger. If the electricity goes, charging options are limited.

Texting: In severe weather situations, when cell phone voice messages fail, text messages—which take up less bandwidth—might get through.

Apps: Many shift-scheduling software platforms include group communication functions. And apps such as Twitter, GroupMe, What'sApp, Facebook Messenger and others offer private-group communication options. The **ServSafe Ops** app includes a communication function, as well. Note: All will require internet access.

Landline: Traditional landlines wired to the wall often keep working even when the power's out. Cordless phones need electricity. In a catastrophic disaster, however, even telephone infrastructure can fail.

Satellite Phones: When landlines and cell phones fail, satellite phones will work. But they're expensive and in fairly short supply (if you don't arrange to rent them early in the face of an oncoming storm). Still, this is an option for crisis leads.

Walkie Talkies: Don't knock 'em. For short distances, they're low-tech gems.



Stock Natural Disaster Survival Supplies

The following items might come in handy in the face of severe weather events. Choose what you think you might need based on the weather events you're likely to experience.

- Gas-powered generator (buy, rent or arrange for your vendor to supply them to you)
Note: generators must be set up OUTDOORS
- Storm shutters or 5/8-in.-thick plywood cut to window sizes (do not tape windows)
- Industrial-sized fans (to dry flooded areas)
- Hair dryer (to thaw pipes)
- Heat tape (to thaw pipes)
- Battery powered radio
- Flashlights
- Batteries
- Car chargers and portable chargers for cell phones
- Extension cords, heavy duty, assorted lengths
- Emergency fire blankets
- Hand axe
- Crow bar
- Clothes line, rope, twine
- Plastic/heavy work gloves
- Waterproof/Steel-toe boots
- Plastic sheeting/tarps
- Duct tape
- Brooms
- Shovels
- Ice melt
- Floor squeegee
- Wet vac
- Dry ice
- Water gallons/bottles
- Disposable goods (cups, plates, utensils)
- Caterer-style beverage dispensers (fill with water and create a handwash station)
- Fuel (truck or fuel bladder supply on call)
- Vendor's refrigerated truck (on call)
- Portable restrooms (on call)
- Camera (phone, disposable, regular)
- First aid kit



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II: Create a Disaster Response Plan

Every restaurant's plan will be unique but use this resource in advance to review the types of tasks, preparations and safety measures your crisis leads and employees should be able to execute under pressure.

Set aside time to run practice drills. This is critical because it provides recall experience for your staff during emergencies and highlights holes in your plan.

The Decision to Stay or Go

Deciding to evacuate your restaurant or shelter in place is serious and depends on your circumstances.

Staff and customer safety is ALWAYS the priority.

Making your choice in the face of a natural disaster includes several factors:

- 1. Local authority directives.** Local authorities might give you no choice in the matter and order you to shelter in place or evacuate. If you are officially told by the building authorities or local authorities to evacuate or shelter in place, follow their guidance.
- 2. How much warning you have.** This determines how much time you can spend disaster proofing, closing, and sending employees and guests home or to a safe shelter.
- 3. Your location and the type of storm.** Your evacuation plan for the threat of a flood (high ground) would likely be different than your response to a tornado (lowest level) depending on your restaurant and location.

As part of your disaster preparation planning, create specific plans that outline where to go and what to do in the face of each kind of natural disaster you're likely to experience.

Find out in advance where your community is directed to shelter in different natural disaster scenarios to be able to share this information with staff and guests.

In any emergency, local authorities may or may not be able to immediately provide information on what's happening and what you should do. However, you should try to monitor news reports and social feeds for information or official instructions as they become available.



HANDY APPS

Download the [FEMA](#) app for up-to-date reports from the National Weather Service and sign up for [FEMA text messages](#) to get updates (standard message and data rates apply).

Basic commands:

To get preparedness tips, text **PREPARE** to **43362**.

To search for open shelters (for disaster survivors), text **SHELTER** and a **ZIP code** to **43362**.

To get a list of all keywords you can subscribe to, text **LIST** to **43362**.

Text **STOP** to **43362**

Another handy app is [HURRTRAK](#) to track hurricanes.

If You Evacuate

- * Take stock of **who's in your restaurant**. Make sure people aren't missing (on break, in stock rooms, walk-ins, restrooms, etc.).
- * Decide in advance **who has the authority** to order an evacuation and your evacuation destination(s). Can everyone get where they're going? Create a chain of command so that others are authorized to act in case your designated crisis lead is not available. If local officials tell you to evacuate, do it.
- * Establish a **communication protocol** to get folks out calmly and safely. Test your systems regularly and plan how to communicate/work with people with hearing impairments or other disabilities, or those who don't understand English.
- * Plan **two ways out of your building**. Make sure exit routes are clearly marked and clear of obstacles (i.e., don't stack high chairs by the back exit).
- * Establish **a plan**—and designate and train team members—to shut down critical operations but only if it's safe to do so
 - ◆ shut off POS systems, computers, servers
 - ◆ unplug appliances
 - ◆ lower temperatures in refrigeration and freezer units
 - ◆ shut off utilities (water, gas). If valves require special wrenches, tape them near the valve.
 - ◆ lock doors
- * Consider the **lighting in your evacuation routes** and evaluate if you would need emergency lighting. Plan to use flashlights or battery-operated lights in case of a power outage.
- * Choose a **place to meet** if it's too dangerous to shelter in place.
 - ◆ Where is the community evacuating, is that the best option?
 - ◆ Talk with your employees about the importance of letting someone know if they can't or don't plan to go to the assembly site. Searching for someone unnecessarily wastes time and can tie up rescue resources.
 - ◆ Try to account for all employees as people arrive at the assembly site.
- * Determine who on your team is responsible for **coordinating with local authorities** to send an all-clear or return-to-work notification to the team. Let the team know they need this all-clear to return to the operation.
- * Coordinate and **practice with other tenants** or businesses in your building to avoid confusion and potential gridlock.
- * Be prepared for **traffic jams** and for huge delays navigating threatened areas.



SET UP OFF SITE

If it's safe to do so and you have enough warning, take your office equipment including computers, server, etc., with you. During many catastrophic storms, it could be days before you're allowed back into the facility, and you'll need your office gear to set up shop in a safe, new, temporary location.

Sheltering in Place

Sometimes it's safer to take shelter where you are, such as during a tornado, severe lightning storm, ice storm or blizzard. If you shelter in place, consider these tips, many based on [Ready.gov](https://www.ready.gov) recommendations

Designate a shelter area in your restaurant. If you don't have an underground shelter, go into an interior room or hallway on the lowest floor possible, preferably without windows. Bathrooms, closets, offices, maintenance rooms—all could work if a basement's not available.

Stay away from windows (which should always remain closed), outside doors and outside walls.

Account for all workers as they arrive in the shelter In general, you can't force your employees to shelter, but there are circumstances when local officials will order everyone to stay put. It's imperative you talk with your staff members about sheltering before an emergency to avoid confusion and possible conflict.

Assign specific duties to employees in advance but designate and train alternates in case the assigned person is not there or is injured. For example...

WHO	informs guests and employees on where to go?
WHO	shuts down equipment and utilities?
WHO	secures outdoor furniture?
WHO	shutters/boards windows?
WHO	removes heavy objects from up high ?

REMEMBER TO

- **Keep emergency supply kits** in your shelter locations.
- **Stay in the shelter location** until the danger has passed.
- **Practice your shelter-in-place plan** through drills.

ALWAYS READY

NATURAL DISASTERS

III: What to do When Disaster Strikes

The kind of natural disasters you're likely to encounter differ depending on where you are geographically and even where your restaurant is located (in a high-rise, a free-standing unit, in a strip mall, etc.)

Choose the most salient points to incorporate into your disaster response plan based on your risk assessment and storm weather experience.

Earthquakes



Major earthquakes are among the most unpredictable—and most rare—disasters and they can cause complete devastation. To prepare for an earthquake, try these tips based on recommendations from [Ready.gov/earthquakes](https://www.ready.gov/earthquakes).

What to do before an earthquake

- * If you're in an area where earthquakes occur, you might want to **purchase earthquake insurance**. Your regular insurance will not cover damage caused by an earthquake.
- * Consider **minimizing potential damage** with these structural tips:
 - ◆ Stock large and heavy objects on lower shelves in your walk-ins and dry storage areas. Don't hang heavy items over where people work and dine.
 - ◆ **Anchor large wall** units securely to walls.
 - ◆ Add bracing to suspended ceilings, if necessary.
 - ◆ Make sure windows, skylights and doors use **tempered glass** or have safety film applied on the interior side of the glass to reduce the chances of the glass shattering. Check for etching in the corner of the window that says "tempered" or "laminated."
 - ◆ Install **natural-gas lines** with **flexible connections** and an automatic shut-off valve. That way if the building shakes, the hoses can move with it, or gas flow will shut off if the hose rips loose.
 - ◆ Install **flexible supply lines** to toilets and **flexible couplings** on your fire-sprinkler system. Anything you can do to provide a little "give" to connections is smart.
 - ◆ Teach all your employees where **utility shut-offs** are located and how to shut them all off. Do drills. If the gas or water valves require a special wrench, make sure it's taped on site.

What to do during an earthquake (try these tips in practice drills)

- ◆ **Designate a place in your restaurant away from exterior walls, door frames, and windows** where employees and customers can shelter if they can't evacuate safely quickly. Corners tend to be more structurally sound.
- ◆ Train employees to **drop down, cover their heads** with their arms, and crawl beneath a sturdy piece of furniture (a desk, table or counter). Practice having them encourage guests to follow their lead.
- ◆ Train employees to **protect their heads, necks and vital organs**.
- ◆ If outdoors, instruct people to **move** into the most open place they can find, **away from buildings** (from which debris can drop), streetlights, and utility wires.
- ◆ **Don't use elevators**. Use stairways to leave a building if you must evacuate.
- ◆ Train employees how to **locate and use your fire extinguishers**. Teach them when it's safe and not safe to use them. (See Fire Extinguisher Safety Tips, p. 19.)
- ◆ Wait for any immediate **aftershocks** before moving from shelter positions.
- ◆ **Don't use matches, candles, or any flame** to guide your way out. Cell phone flashlights are a good option.

What to do after an earthquake

- ◆ Check yourself and others for injuries. **Provide first aid** for anyone who needs it and try to get emergency help through 911. Otherwise, try not to use the phone unless it's an emergency.
- ◆ Expect **aftershocks**. Use your cell phone for news and updates.
- ◆ Take stock of your immediate surroundings; is it safe to move and evacuate?
- ◆ Indoors, **look for fire** or fire hazards, such as sparking equipment. If you can reach the fire extinguisher, or have a fire suppression blanket, and the fire is manageable, put it out. Fire is a major hazard, especially if there's a gas leak. **If you smell gas**, get out. Report it to the authorities when they arrive.
- ◆ If you have access to your building plan, offer it to authorities.
- ◆ **Be careful of broken glass and debris**. Make sure those trying to help have on sturdy shoes or boots.
- ◆ Be careful opening cupboards, storage area doors, closets and such—items may have shifted.
- ◆ If safe to do so, try to **put landlines on their receivers**. Off-the-hook phones tie up the network.
- ◆ **Shut off power** at the control box if it's safe to do it.
- ◆ If you can evacuate after the earthquake, remind your employees about your **planned meeting location**. Whether they meet there or not, ask everyone to check in with a designated person who will be at that location.
- ◆ Outdoors, be **cautious of downed power lines**, shifting/falling building materials, street and sidewalk hazards and other dangers.
- ◆ **Stay out of damaged buildings**.
- ◆ Put in calls to your insurance agent, a structural engineer and utility reps to determine when it's safe to begin recovery.
- ◆ If the power is out, but there is no other damage, **arrange to transfer cold foods** to a refrigerated truck.

FIRE EXTINGUISHER SAFETY TIPS

According to the [National Fire Protection Association](#), in addition to the fire suppression system built into your hood ventilation, it's recommended to have on hand a Class K portable fire extinguisher for fires involving grease, fats and oils.

Class Ks are formulated for kitchen oils, which burn at higher temps than industrial oils. Class A, B, and C extinguishers are recommended for nonkitchen fires (paper, wood, plastic, cloth, oils, gas, electrical, etc.)

Train ALL of your employees where extinguishers are located in your operation, how to use them and what to use them for. Keep Class K and Class ABC separate and clearly labeled.

According to multiple authorities, including NFPA and OSHA, you should never use water to extinguish flammable-liquid fires caused by grease, oil or solvents, or on electrical fires.

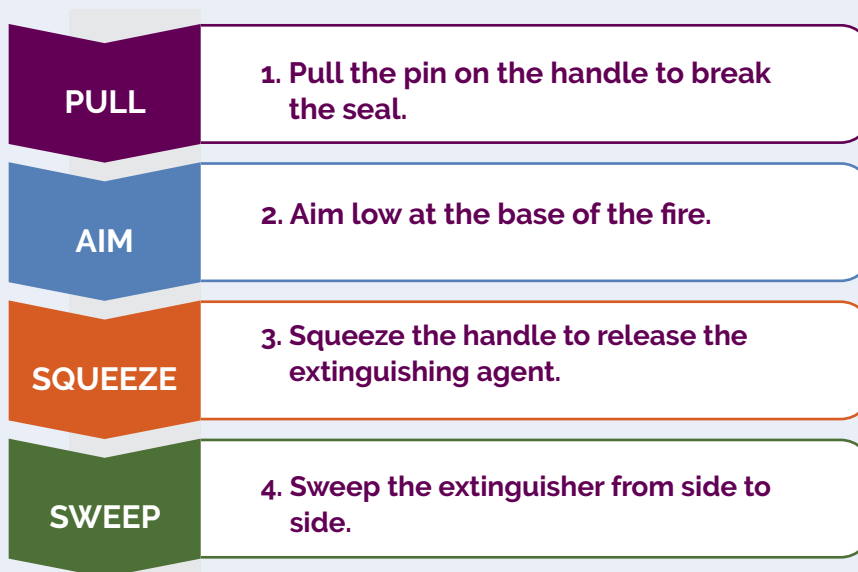
Water is useless in extinguishing these fires and can be dangerous. Tossing water on a grease fire can cause grease to splatter or explode into a larger fire. The same effect occurs if you try to use flour, sugar, or salt to extinguish a fire. Water on electrical fires can cause electrocution.

Instead, try to turn off the fuel source, cover the fire to cut off air and use the Class K extinguisher.

How to use a fire extinguisher

Identify an evacuation path before you approach the fire with the extinguisher. Don't let fire, heat or smoke come between you and the exit.

Use the P.A.S.S. technique (OSHA)



Evacuate immediately if the fire continues to grow.

Evacuate immediately when the extinguisher is empty and the fire is extinguished.





Floods

According to [Ready.gov](https://www.ready.gov), floods are the most common natural disaster in the U.S. They can be caused by rain, snow, coastal storms, storm surges and water system overflows.

Floods can develop slowly or quickly. Flash floods can come with no warning. In addition to property damage, floods take out power, disrupt transportation, and contain contaminants that pose a health risk.

What to do before a flood

- * If you're in an area that can or has flooded, you might want to **purchase flood insurance**. Your regular insurance will not cover damage caused by a flood.
- * If your town has flooded before, it can flood again. Your community likely has an emergency plan. Learn the plan, where to get sandbags, and review your community's evacuation routes. Where is the higher ground near you?
- * Establish **warning and evacuation procedures** for the restaurant.
- * Follow your **emergency response plan** for shutting down your restaurant by starting your warning and evacuation procedures. Make plans for assisting employees who need transportation.
- * Consider **protecting your restaurant** with the following steps:
 - ◆ Fill windows, doors or other openings with water-resistant materials such as sandbags.
 - ◆ Consider purchasing or renting the following backup systems:
 - ❖ portable, gas-powered **pumps** to remove water
 - ❖ **generators** (Note: generators must be set up OUTDOORS)
 - ❖ battery-powered backup **sump pump**
 - ❖ battery-powered **emergency lighting**
 - ◆ Move **electronic and POS equipment**, sealed liquor and food supplies to a new location, or move equipment and non-perishables to higher floors or shelves if possible.
 - ◆ Turn off utilities at the main switches and valves if it's safe to do so.
 - ◆ Disconnect electrical appliances. Don't touch electrical equipment if you are wet or standing in water.





What to do during a flood

- * Watch/listen to **news** for updates. Listen for flash flood warnings and evacuation orders.
- * Be aware of your **unit's proximity to water sources**, drainage channels, canyons, and other areas known to flood suddenly. Flash floods can occur in these areas with or without the typical warnings of heavy rain and you'll want to direct people to get to safer, higher ground immediately.
- * Gather your charged phones, flashlights, batteries, emergency supply kit contents.
- * Access your **floor plan**, storm kit of key documents, contact lists.
- * If you can load up your **key office equipment** for transport (computer, server, scanner, etc.), do it.
- * If you can secure or **protect outdoor furniture** and equipment, do it.
- * **Call your vendors** and cleanup crews and get your name on the list for a refrigerated truck and for cleanup services. They'll be swamped after the flood.
- * **Do not walk through moving water**; six inches of water can knock you over. If you must walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- * **Do not drive through flooded areas.**

What to do after a flood

- * Call the **insurance company** or agent who handles your flood insurance policy right away to start your claim.
- * Before entering a building, check for **structural damage**. Don't go in if there's any chance of the building collapsing. Wait for professionals to give you the OK.
- * When you reenter the restaurant, **use a flashlight** to light your way. Do not use matches, lighters or any other open flames in case gas is trapped inside.
- * **Keep power off** until an electrician has inspected your operation for safety.
- * Be aware that standing **water could be electrically charged** from underground or downed power lines.
- * **Floodwater is often contaminated** by sewage, oil and chemicals and can make people very sick. If you're handling soaked materials, wear gloves and wash your hands frequently.
- * Until the water utility proclaims your water supply to be safe, **don't use your tap water**. Follow local boil water advisories.
- * Be careful walking around. After a flood, steps and floors are often slippery with mud and covered with debris, including nails and broken glass.
- * Take steps to reduce your risk of future floods. Make sure to follow local building regulations when rebuilding and use flood-resistant materials and techniques to protect yourself and your property from future flood damage.
- * **Mark flood levels** with tape to document the height water reached. This will help when making your insurance claim, or if you need to consider future protection of your property.
- * **Take photos/video** of the damage.



Hurricanes and Tornadoes

Hurricanes can pack winds of up to 180 mph with 200 mph gusts and extend inland for hundreds of miles. Hurricanes come ashore in three waves: the initial landing followed by a calm and then the back end of the storm pounds through, so

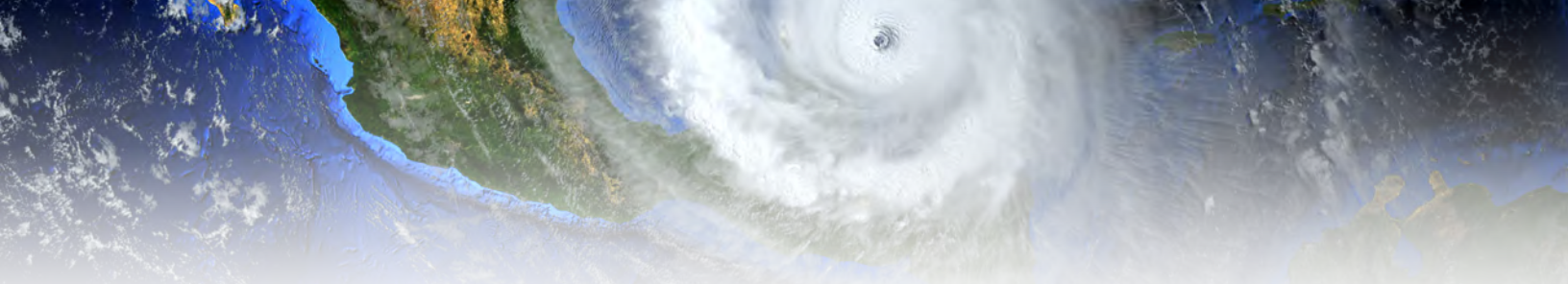
don't be lulled by calm immediately after the initial onslaught. The size of a hurricane is often known before it hits land; warning can start four to seven days out. In the U.S., hurricane season runs from June – November.

Tornadoes are also violent rotating storms that extend a column of air to the ground with whirling winds that can reach 300 mph. Tornadoes typically develop in powerful thunderstorms with little notice (10 to 15 minute advance warning). They can occur in any state but happen more frequently in the Midwest, Southeast and Southwest. They're also most frequent during the spring and summer.

Restaurants located in hurricane- or tornado-prone areas should consider their structure's roof, rooftop equipment, and nearby trees when making their disaster preparation plan. Roofs and rooftop equipment can be professionally reinforced and strapped down with special harnessing, and a tree service can trim limbs that could cause damage in a storm.

What to do before a hurricane or tornado

- * **Watch/listen to the news** for storm updates and evacuation orders. A **Tornado or Hurricane Watch** means that the conditions are right for a storm to develop in a certain area. In a watch you should follow weather forecasts and prepare to take cover. A **Tornado or Hurricane Warning** means the storm is imminent and those in the area should take cover.
- * **Charge cell phones.**
- * Follow procedures for **shutting down** your restaurant. Start your warning and evacuation procedures. Make plans for assisting employees who need transportation.
- * You may decide to **board up your windows**. Some seasoned storm survivors even install custom storm shutters. If covering windows with plywood, 5/8-in. marine plywood is generally considered a good option.
- * **Secure heavy objects**, get pans down from hangers, smallwares off shelves, unplug items, tape drawers and cupboards, etc.
- * Turn walk-in cooler and freezer thermostats down low and seal the doors. This might help save your food if the power goes out and no water gets in.
- * **Turn off equipment**, gas and water.
- * Gather your phones, flashlights, batteries, emergency supply kit contents.
- * Access your floor plan, storm kit of key documents, contact lists.
- * If you can load up your key office equipment for transport (computer, server, scanner, etc.), do it.
- * If you can secure outdoor furniture, umbrellas, awnings and equipment, do it.
- * **Call your vendors and cleanup crews** and get your name on the list for a refrigerated truck and for cleanup services.

- 
- ◆ Consider purchasing or renting the following backup systems:
 - ❖ portable, gas-powered pumps to remove water
 - ❖ alternate power sources such as generators (Note: generators must be set up OUTDOORS)
 - ❖ battery-powered emergency lighting

What to do during a hurricane or tornado

* According to [FEMA](#), the best protection in a hurricane or tornado is to move to a designated shelter area.

* If you shelter in place, go to:

- ◆ Small, windowless interior rooms on the lowest floor including a bathroom, closet, office, or maintenance room
 - ◆ Hallways on the lowest floor away from doors and windows
 - ◆ Rooms constructed with reinforced concrete, brick or cement block with no windows and a heavy concrete floor and solid roof system overhead
- * Keep in mind that large buildings covered with flat, wide-span roofs, such as warehouses and department stores, are **generally not considered safe**.
- * Instruct people to crouch down and protect their head and neck with their arms.
- * For hurricanes you may be instructed to evacuate to a municipal shelter or outside any potential flood zone.
- * According to [Ready.gov](#), safe rooms are not recommended if flooding is a threat.

What to do after a hurricane or tornado

- * Check yourself and others for injuries. **Provide first aid** for anyone who needs it and try to get emergency help through 911. Don't attempt to move injured people.
- * Check news feeds for info. With a hurricane, are floods imminent?
- * If you didn't already, **shut off power at the control box**, but only if it's safe to do.
- * Use a flashlight to light your way. Do not use matches, lighters, or any other open flames, since gas could be trapped inside.
- * Check for the **smell of gas**. If you smell it, leave immediately, leave the door open and report it to the authorities.
- * Look for fire or **fire hazards**, such as sparking equipment. If you can reach the fire extinguisher and the fire is manageable, put it out. But fire is a major hazard if there's a gas leak, so if you smell gas, leave immediately.
- * Water on the floor and live electricity are a deadly combo; keep everyone away from standing water.
- * Stay out of badly damaged buildings.
- * Be careful of broken glass and debris.
- * Stay away from **downed power lines** even if power appears to be off.
- * Be careful opening cupboards, storage area doors, closets and such—items can fall out.
- * Try to **reset landline phones** on their receivers. Off-the-hook phones tie up the telephone network.
- * Call your insurance agent.
- * If safe, **take photos/videos** of the damage.



Wildfires

Wildfires have become four times larger and three times more frequent since 2000, according to a [study](#) by the University of Colorado, Boulder.

Except for being directly in a wildfire's path, the biggest threat to your business comes from airborne embers, which carry on the wind, land and ignite anything flammable on your building.

What to do before a wildfire

- * Create **noncombustible zones** around your building. The [Insurance Institute for Business & Home Safety](#) and [NFPA](#) recommend maintaining a 0–5-ft. zone around your building, including the entire footprint of an attached deck.
- * Move **flammable materials** away from the building exterior—mulch; dry shrubbery and tree limbs; leaves and needles in gutters, on roofs, and piled against your exterior walls; awnings; wood patio furniture; pallets; gas tanks; firewood; garbage dumpsters; etc.
- * Next, look to the 30-ft. swath around your building to find ways to create a wider noncombustible zone.
- * Top your unit with a **Class A fire-rated roof**. Replace or fix loose or missing shingles or roof tiles to prevent ember penetration.
- * Install 1/8-in.-grid **metal mesh screening** over vent openings on the roof and building sides to block ember penetration into the unit.
- * Opt for paved walkways and gravel beds.
- * Opt for brick, fiber-cement, plaster, stucco or concrete construction.
- * Situate small structures such as sheds, garbage corrals and other outbuildings at least 30 ft. away from your main building if possible or enclose them with noncombustible materials.
- * **Charge cell phones.**
- * Establish **evacuation routes** and shelter options in advance.

What to do during a wildfire

- * Listen to news for **weather advisories** and follow evacuation orders.
- * Establish procedures for closing your restaurant so employees and guests can get to safety ahead of the threat. Wildfires can travel between 6 and 14 mph.
- * **Evacuate.** There is no safe defense or sheltering in place in a wildfire situation.



What to do after a wildfire

- * Do not return to the restaurant until authorities tell you it's safe to do so.
- * **Wildfires can leave behind hot spots** on the ground and live embers. Be vigilant to identify but avoid smoldering areas.
- * **Avoid downed power lines and wires** and call them in to authorities.
- * **Wet the building** exterior to tamp down airborne ash.
- * Wear protective clothing — including a long-sleeved shirt, long pants, goggles, work gloves and sturdy thick-soled shoes and masks — during any cleanup efforts. Ash and smoke are irritants.
- * Verify your water supply is safe.
- * Document any damage and call your insurance agent.
- * The **American Red Cross** recommends throwing away smoke-damaged foods.



WILDFIRE INSURANCE

Wildfire insurance is a “hot” topic these days, according to Besnard Insurance. While it’s most often still covered under the standard property policy, there are instances where it’s either excluded from the policy (which would require an additional standalone policy) or more typically, it’s a separate deductible as you’d find in any [name storm] coverage. You’ll want to discuss your wildfire coverage with your insurance professional.



Severe Winter Storms

Severe winter storms bring heavy snow, ice, strong winds, and freezing rain. They are notorious for causing power outages, and with them, heat outages. They can prevent employees from reaching your restaurant, leading to a temporary shutdown until roads are cleared. Wet snow and ice are very heavy and can easily cause structural damage and take down power lines. And unlike some other disasters, which can pass quickly, winter storms can continue over the course of days.

The following suggestions, including recommendations from [FEMA](#) and [Ready.gov](#), will help safeguard your restaurant from severe winter weather:

What to do before a winter storm

- * Listen to news for **weather advisories**.
- * Review procedures for closing your restaurant early so employees can get home ahead of the weather.
- * **Charge cell phones.**
- * Prepare food, and gather water, blankets, battery-powered radios with extra batteries and other emergency supplies for employees and guests who become stranded at your unit.
- * Rent or buy a **generator** to keep key equipment running if the power goes out.
CAUTION: Only use the generator outdoors; indoor use can lead to carbon dioxide poisoning.
- * If the power goes out, **keep your coolers and freezers closed!**
- * Turn **water faucets on to a trickle** to prevent them from freezing and bursting if the heat goes. But be ready to shut off main water valves if a pipe bursts!
- * Call your sprinkler system installer to find out how to prevent the system from freezing/bursting.
- * Wrap outer **wall pipes in heat tape** if you still have power but the temperature outside reaches below freezing.
- * If it gets cold, you might consider using your gas burners for heat, but **open flames pose risks** so keep fire extinguishers on hand, and make sure employees know how to use them.
- * Stock up on **ice melt and sand** and have an ice pick and shovel on hand.

What to do during a winter storm

- * Hunker down and keep warm.
- * Record a phone message and update your website to tell customers your restaurant is temporarily closed.
- * Make sure your **vents are venting** if you're running your gas burners.

What to do after a winter storm

- * Arrange for **snow and ice removal** from parking lots, drive-thrus, walkways, loading docks, etc.
- * Hire a contractor to check the structural stability of the roof to ensure it can hold the weight from accumulated snow and ice, as well as water if roof drains are blocked.

ALWAYS READY

NATURAL DISASTERS

IV: Recovering After the Storm

The following section delivers some tips for getting your business up and running after a natural disaster. Much of this information was pulled from guidelines provided by [Ready.gov](https://www.ready.gov), [FEMA](https://www.fema.gov), the Centers for Disease Control and Prevention ([CDC](https://www.cdc.gov)), and the [American Red Cross](https://www.redcross.org). Check with these organizations for more information.

After the All Clear

Once it's safe, carefully check your building to see how it weathered the storm and begin the recovery process. Your immediate priorities in the aftermath of a major storm include:

- * **Providing first aid** or medical attention to the injured.
- * Communicating with employees to ensure everyone is safe and accounted for.
- * Arranging for everyone to communicate with their families.
- * Assessing the **safety of the area** and alerting people to loose/downed power lines, sparking equipment, fire, gas leaks and structural threats.
- * Setting up a temporary command center off site if your unit is damaged.
- * Listening to the radio or checking social to find out where emergency services (American Red Cross, National Guard, FEMA, Fire Department, Police, etc.) are setting up operations. These agencies often provide recovery supplies including water, food, clean up materials, disinfecting kits, and more.
- * Getting a **generator** and/or pump going (outdoors)
- * Calling your **insurance agent**
- * Calling your vendors for supplies/refrigerated truck to store your foods (if undamaged and still within safe temperature range).
- * Calling a professional **cleanup service**
- * **Taking photos** and/or video



Before Entering Your Restaurant

If you have any doubts about the safety of your unit, do not enter. Arrange to have the property inspected by a qualified building inspector or structural engineer before reentering.

Do not enter if:

- * **You smell gas.**
- * **Floodwater remains** around the building.
- * Your restaurant was **damaged by fire** and the authorities have not declared it safe.
- * You think there might be **hazardous materials** around that haven't been cleared by a hazmat team.

Other dangers to assess:

- * **Gas leaks:** If you smell gas or hear a hissing or blowing sound, leave immediately. Call the gas company and alert authorities. Don't allow anyone to smoke or use oil or gas lanterns, candles or lighters to illuminate the interior of a damaged building until you are sure there is no leaking gas or other flammable materials present.
- * **Sparks and broken or frayed wires:** If you see sparks and broken or frayed wires, do not enter. Wait for an electrician or professional emergency crew to eliminate electrocution risks. Do not step in water or near sparking or exposed wiring to try to get to the fuse box or circuit breaker.
- * **Roof and foundation:** Have a structural engineer inspect the facility if you suspect the property's structure might be compromised. If it looks like the building may collapse, leave immediately.
- * **Wet appliances:** Once electricity has been safely turned off at the main circuit box, unplug appliances and let them dry out. Hire a professional to check appliances before using them again.
- * **Unstable items:** Be alert for objects that shifted and could fall, particularly if you're recovering from an earthquake, tornado, or hurricane.
- * **Water and sewage systems:** If pipes are damaged, turn off the main water valve if you didn't do so prior to the storm. Check with local authorities before using any water out of the tap because it could be contaminated. Do not flush toilets until you know that sewage lines are intact.
- * **Standing water:** Stay away from standing water as it could be electrically charged. Standing water's also a breeding ground for microorganisms and insects.
- * **Wildlife:** Be aware of poisonous snakes and other creatures. Don't approach or attempt to help an injured or stranded animal that's entered the building. Call your local animal-control office or wildlife-resources office. Don't touch dead animals; carcasses can present serious health risks. Contact your local emergency-management office or health department for help and instructions.



Cleanup Duty

The cleanup process could take anywhere from a few hours to several months depending on the disaster. [Ready.gov](#), [FEMA](#), the [CDC](#), the [Red Cross](#) all offer recommendations for recovering after a natural disaster.

You'll need to decide whether to clean up the mess yourself or to enlist the help of professional services. Check your insurance policy to see if and how much of the cleanup costs your insurance covers.

If you and your team are doing some of the cleanup, pull on a mask, goggles, work or rubber gloves and waterproof and/or steel-toe boots, grab the garbage bags and—*when it's safe*—dig in.

Here's a checklist to help guide you through the cleanup process, based on recommendations from the [FDA](#) and the [CDC](#):

- * Remove **standing water** as quickly as possible.
- * Clear the facility of all **dirt and debris**.
- * Toss out all **contaminated foods**. If in doubt, throw it out.
- * Get **utilities restored** (professionally if necessary).
- * Arrange to get any **wildlife and insects** (alive and not) removed by professionals and clean and sanitize all food-contact surfaces.
- * **Clean and sanitize** all walls, floors, ceilings, tables, chairs, cabinets, and equipment after a flood with an effective sanitizer, such as a solution of ¼ cup unscented chlorine bleach per gallon of water. The hardware store sells sanitizer containers with sprayers attached that will help you achieve good coverage on your walls and floors.
- * After you confirm you have safe, drinkable water, run the empty dishwasher through the **wash-rinse-sanitize cycle three times** before you start running equipment and utensils through it. A 3-compartment sink is an alternative to a dishwasher.
- * Discard the following **if contaminated with floodwater**: plaster, wallboard/wallpaper and paneling; insulation; floor coverings such as linoleum, tile, carpet; ceiling tiles; and upholstered furniture.
- * Check **heating or cooling ducts and vents** for structural integrity and get them professionally cleaned and sanitized.
- * Wash and **sanitize** all refrigeration and freezers. If the refrigerator or freezer can't be cleaned, or the insulation has been damaged by floodwater or liquid spills, replace it.
- * Replace filters on any types of equipment that use them.
- * **Have a professional repairperson** check all electrical appliances that were drenched in water or shifted about.
- * **Hire licensed/bonded contractors** to repair and renovate any structural damage.



TEAM CARE

Staffers should work in teams; watch them for signs of exhaustion. Keep plenty of bottled water on hand and make people stop to eat. Encourage employees to wash their hands thoroughly and often.

Leave it to the Experts

If the cleanup job is too big or dangerous for your staff to handle, you'll need to hire outside companies that have experience and access to heavy-duty equipment (generators, pumps, power sprayers, back hoes, lifts, etc.)

They know how to safely deal with hazardous materials, such as storm debris and flood-contaminated items. They're able to check for and fix problems you might not even notice at first, such as mold in ventilation systems or gas leaks.

List a couple of professional cleaning services on your Recovery Contact List. If a major storm is headed your way, consider contacting the companies in advance to reserve a place in their schedule after the event.

Make sure that services you hire are licensed and bonded for the work being done. Natural disasters present both money-making and scam opportunities, so be cautious about who you hire. Agree on the scope of work, and never pay a company until the job is finished to your satisfaction.

The Food's Gotta Go

If you suffer heavy damage in any kind of natural disaster, you'll likely have to toss all the food inventory that's been compromised. This is especially true in flood situations (the only **salvageable items would be sealed "retort pouches" and undamaged cans, and even those need to be cleaned, sanitized and relabeled.)**

Jars, crown-capped or pull-tab beverages, boxes, items wrapped in plastic or stored in plastic containers, liquor bottles—it all has to go if it's been touched by floodwater—even with just a splash—because floodwater is dangerously filthy.

Temperature damage is another factor. The FDA Food Code includes loss of power in the definition of "Imminent Health Hazard". Such hazards might require you to stop operation—at least temporarily—if you don't have an emergency operations plan approved by your local health department. If you're unsure how to create an emergency operations plan or if you're not sure what to include, consider the information in the section titled "Reopening for Business" below.

If your power goes out for any serious length of time, (generally four hours or longer) the foods you have in cold storage could be outside safe temperature ranges. The recommendation per ServSafe is this: If the walk-in doors stay closed, food will stay safe for up to

- * **Four hours in a walk-in refrigerator** (at 40°F or below)

- * **24 hours in a walk-in freezer** (0°F or below up to 40°F or below if food is covered in ice crystals). But this 24-hour time frame can vary greatly. Check to see if foods are still frozen solid—if they are, then they're safe. If foods have started to thaw and are soft to the touch, consider discarding them.

If you can **transfer cold food into cold storage quickly** (within two hours), you might be able to save it. That's where the vendors with refrigerated trucks come to the rescue.

In order to make sure you're complying with all recommended food safety guidance, contact your local health department,





TRACK IT!

Get someone on your staff to document what's being thrown out—it could be thousands of dollars' worth of food. If you keep a copy of your latest inventory, you'll have a decent starting point to figure out how much you're losing to help get reimbursed through insurance.

Reopening for Business

Even if your restaurant hasn't completely recovered from a natural disaster, it might be able to reopen for business. Here's how to adapt your operation to the following challenges:

- * **Electrical outages.** A generator set up outdoors can help keep your restaurant open for business when the power goes out. Hungry locals who have no power at home and emergency workers will be happy to find sanctuary in your restaurant. Be sure to follow all safety precautions when using a generator. If your POS system goes out, put up "cash only" signs and be prepared to handle cash transactions. Comp customers with small orders who are unprepared to pay with cash—that little kindness will be remembered.
- * **No natural gas.** Substitute cold entrees such as salads and sandwiches and other cooking methods. Fire up some grills outside.
- * **Contaminated water supply.** Serve bottled water and canned soda. Use paper plates and plastic cutlery to avoid having to wash plates and utensils. Use potable and/or boiled water for cleaning pots and pans. Consider substituting menu items that require lots of water to cook, such as rice and pasta. Feature more grilled items that leave fewer pots and pans to clean.
- * **Restrooms.** Arrange for portable restrooms and handwashing stations to be set up outside.
- * **Disrupted vendor service.** A disaster in your area may leave local vendors out of commission. Certain local foods also might be unavailable if they've been contaminated in the same storm. Have a list of backup vendors available, including some that are outside your geographic area. Be flexible and adjust your menu to offer a limited selection or "storm menu" in the wake of a disaster.
- * **Short on staff.** During a major disaster, employees scatter. Consider offering a limited menu to help simplify your operations until you restaff. You also can reduce staffing needs by setting up your foods self-serve-style rather than offering full service.



HEALTH DEPARTMENT ON CALL

Contact your local health department for guidance throughout the cleanup process. In certain emergencies, your restaurant will need to pass a health inspection before reopening.

Keep Up Communication

Use your website and social media group sites to update your employees and customers about the status of the restaurant. Use a group app if you want to keep information private for employees only.

Almost everyone has a phone, so text messages are a good default. Employees need to know:

- * **If the restaurant is open**, or how long it will be closed
- * **How payroll will be handled**

Contact Customers

From the moment an emergency develops, it's crucial to keep customers informed. It can make the difference between whether or not they return to your business. Here are some ways to keep your customers in the know:

- * **Redirect your phone number** to a person or recording that informs customers about the situation. You can let them know about reopening plans, direct them to your temporary operations or alternative places of business, discuss with current clients that their event plans will or will not be able to be fulfilled, etc. If you miss these calls, you can lose valuable business.
- * **Turn off all** inhouse and 3rd-party online and mobile ordering applications until you're able to fill orders.
- * **Notify all customers** with reservations in the case of an emergency closure. If you're open for business but making major adjustments because of an emergency—such as serving a limited menu—it's smart to let customers know before they arrive.
- * **If you close**, place signage outside the restaurant notifying customers of what happened and when you hope to reopen. If you're part of a multiunit operation, you may want to refer customers to the closest operating unit.
- * **Use social channels** to communicate business and menu updates with customers.
- * **Update website information**. Consider posting other information about how you're handling the situation—such as fact sheets or press releases—and announce it when you reopen.
- * **Send email updates** to customer lists.



Resources and Sources

The American Red Cross

[Recovery](#)

[Wildfires](#)

Association of Food and Drug Officials (AFDO)

[Food Emergency Pocket Guide](#)

Besnard Insurance

[Restaurants](#)

Centers for Disease Control and Prevention (CDC)

[Natural Disasters and Severe Weather](#)

[Clean Up Safely After a Disaster](#)

Federal Emergency Management Agency (FEMA)

[Developing Emergency Plans](#)

[Flood Insurance](#)

[Flood Map](#)

[Mobile Resources](#)

[Recovery Framework](#)

[Sheltering](#)

Insurance Institute for Business & Home Safety (IBHS)

[Wildfires](#)

National Fire Protection Agency (NFPA)

[Severe Weather and Natural Disasters](#)

[Fire Extinguisher Type & Safety Tips](#)

Occupational Safety and Health Administration (OSHA)

[Evacuation E-Tool](#)

[Fire Extinguisher Use](#)

Ready.gov

[Be Informed](#)

(Search by storm type under Disasters & Emergencies)

[Business](#)

[Hurricane Tool Kit](#)

[Recovering](#)

ServSafe

[ServSafe.com](#)

[Servsafe Ops](#)

Society for Human Resource Management (SHRM)

[Pay Leave & Related Issues](#)

The U.S. Food & Drug Administration (FDA)

[Food & Water Safety](#)

[Restaurants and Grocers Reopening](#)

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