

# *Are You Prepared?*



Prepared for the collision industry by



# WORST CASE SCENARIO:

***A hurricane is headed your way, and the authorities are telling you to evacuate. Are you prepared?***



Although every hurricane doesn't wreak havoc, all it takes is one. What happens if this hurricane (or tornado, flood, earthquake, etc.) not only strikes, but destroys everything in its path? What if it's weeks before you can get back to your business and home – that is, if your business and home still exist. ***What if you have no home and no job left to go back to?***



Hurricane

Tornado

Tsunami

Earthquake

Fire

Flood

We Americans have a false sense of security. Because of that, we don't pay the necessary time and attention to the potential for a catastrophic event. If that event does happen, we hope the government or our insurance companies will take care of us and make us whole. Recent events have proven that not to be true. Natural disasters and terrorist attacks are a reminder that no matter how advanced our society becomes, we're all still vulnerable.

As a business owner and American citizen, you need to take responsibility for the safety and well-being of your business, your hard-earned assets and your employees.

Are you prepared to fend for yourself if you lose your business, your home and the entire infrastructure of your state, city and community? Where would you go? What would you do? You can't buy gas. You can't buy groceries. You can't call the doctor. You can't go to the bank. How would you feed your family? How would you take your mother to the hospital? And to what hospital?

To help prepare collision repairers for such a crisis, the National Auto Body Council (NABC) has created this emergency preparedness pamphlet. Every business in this country has exposure to disaster, and yours isn't immune. This is one of the most important documents you'll ever have.



**Catastrophic events are something over which we have no control. By showing the pain of the past, we hope to inspire planning for the future.**

***Use this guide to develop your emergency preparedness plan. The consequences of not being prepared may be disastrous.***

***For emergency preparedness information, go to:***

***<http://www.fema.gov>***



*New Orleans, La., Aug. 30, 2005* – The city is underwater after the levees didn't stand up to Category 3 Hurricane Katrina. Residents aren't prepared for the complete ruination inflicted by the hurricane. Businesses, homes and lives are completely and utterly lost.

Nine months after the hurricane, more than 300 collision repair shops in the New Orleans area still haven't reopened. The likelihood of most of them ever reopening is slim. With limited resources, many owners and employees have relocated elsewhere.

***How would you sustain your business, your family, your employees and their families if you were hit by a catastrophic event?***

Custom Body Shop in Chalmette, La., was under saltwater for 10 days. Everything in the building was completely destroyed.

***If you were evacuating your home and business, what would you take with you to help keep your life in order?***



Taken Dec. 29, 2005, four months to the day after Hurricane Katrina, this photo shows the office of Custom Body Shop in Chalmette, La. This family-owned business will *not* reopen. The owner and 10 employees lost their homes, possessions and, ultimately, a way to make a living and take care of their families. Even if the shop had reopened, there's no community left – all their customers are gone.

***Are you prepared if something like this happens to your business?***



The New Orleans area was under martial law, and shop owners weren't allowed access to their businesses for days after the flood waters receded. When the military finally did let business owners and residents back to their property, it was only for limited amounts of time. This is what the owners of Custom Body Shop found.

***Whose insurance policy is primary to cover this damage? The car owner or the collision repair shop? Are you properly covered? Do you know for sure?***

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**For emergency preparedness information, go to:**

**<http://www.autobodycouncil.org/disaster>**



R. Jones Collision Repair in Des Moines, Iowa, burned completely to the ground March 7, 1996. The fire started in the furnace at 2 p.m. on a Thursday afternoon. Everyone at the shop worked together to remove customer cars, tools, equipment, computers and customer information, saving everything they could. Owner Bob Jones found another building and, within days, was operating at a temporary location. It took 13 months to build a brand new collision center.

***Do you understand  
your insurance coverage?***

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Keystone Automotive's New Orleans warehouse suffered extensive damage from Hurricane Katrina. It took nine months to rebuild. Three weeks after the storm, several employees set up shop in a condominium complex near the warehouse to take care of Keystone customers. All employees in the Gulf Coast region received their regular paychecks in the weeks and months following Hurricane Katrina.

***Do you have the resources to sustain  
your business and employees?  
Do you have an emergency business  
backup plan? Is this part of your  
emergency preparedness plan?***

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Ferguson Automotive and Collision Repair in Biloxi, Miss., looked like this two days after Hurricane Katrina. The shop was under 10 feet of saltwater, the roof completely gone and the interior brick wall shattered – showering bricks on all the cars. Two paint booths were completely blown apart. A truck from one booth floated 75 feet from the shop. Two homes right behind this shop were completely destroyed. Although this business is *five miles* from the Gulf Coast, it was still under 10 feet of water.

***Do you have wind and flood  
insurance on your business?***

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***For emergency preparedness information, go to:***

***<http://www.sba.gov/beawareandprepare/business.html>***

# EMERGENCY PREPAREDNESS INSURANCE REVIEW: ARE YOU COVERED?

Having the proper insurance coverage in a catastrophic event can make the difference whether your business will survive or not. It will also play a monumental role in the well-being of your family and employees and their families. Ask yourself these critical questions: Have I contacted an insurance professional to review my coverage and coverage limits and learn about my deductible obligation? Have I evaluated my resources that I would need post-disaster?

- Yes**  **No** Do I have enough liquidity to survive before government assistance and insurance checks arrive?
- Yes**  **No** Have I factored in the deductible amounts that will cover the first portion of my loss?
- Yes**  **No** Have I discussed my property insurance? What's covered? What's my deductible?
- Yes**  **No** Have I discussed my flood insurance? What's covered? What's my deductible?
- Yes**  **No** Have I discussed my business interruption insurance? What's covered? What's my deductible?
- Yes**  **No** Have I communicated to my employees as to what coverage I have for them?
  - Personal Tools?  Business Interruption to Meet Payroll?
- Yes**  **No** Have I communicated to my employees as to what coverage is available to them?
  - Tools?  Payroll/Gap Insurance?

## EMERGENCY PREPAREDNESS PORTFOLIO

The long road to recovery from a catastrophe can be a frightening and life-altering experience. Putting together this small packet of information *before* disaster strikes can mean the difference between a faster recovery or months of uncertainty.

- ✓ **Emergency contact information – employees, family, etc.**
- ✓ **Insurance policy contact information – all insurance**
- ✓ **Medical emergency information for special needs**
- ✓ **Credit card information**
- ✓ **Bank information**
- ✓ **Birth certificates**
- ✓ **Social security card**
- ✓ **Wills/deeds**
- ✓ **Passports**

Gather all this information and put it into a soft binder. Keep it as small as possible, and store it in a safe place – with immediate access in the event of an emergency. This information is critical to recovery. Do not rely on anyone else (such as banks, insurance companies, etc.) to have this information readily available. Remember, they've just been hit by catastrophe, too.

## EMERGENCY PREPAREDNESS SHOP MEETING AGENDA

No business should risk operating without a disaster plan. According to the American Red Cross, as many as 40 percent of small businesses do *not* reopen after a major disaster like a flood, tornado or earthquake. These businesses were unprepared for a disaster; they had no plan or backup systems. Coordinate this meeting as you would a shop safety meeting and **require attendance**. It may save your business – and lives.

### Discuss which natural and technological hazards can happen in your area.

- Disaster safety information and CPR/first aid training are available from your local Red Cross chapter.

### Establish authority.

- If you won't be able to get to your office quickly after an emergency, leave keys and alarm code(s) with a trusted employee or friend who's closer.

### Secure emergency contact information and provide copies to key staff members.

- Cell phone numbers, relative contact information, etc.

### Establish a communication plan.

- If you have a voice mail system, designate a remote number where you can record messages for employees and where they can leave messages to inform you of their whereabouts. Provide the number to all employees.

### Arrange for programmable call forwarding for your main business line(s). Then, if you can't get to the office, you can call in and re-program the phones to ring elsewhere.

### Implement a plan to protect your files.

- Back up computer data frequently throughout the

business day. Keep a backup tape off-site.

- Use UL-listed surge protectors and battery backup systems. They'll add protection for sensitive equipment and help prevent a computer crash if the power goes out.

### Establish emergency power.

- Install emergency lights that turn on when the power goes out. They're inexpensive and available at building supply retailers.

### Develop a plan to secure building in case of emergency.

- Turn off power.
- Board up windows.
- Move as much as possible to safest area.

### Develop plan to remove business records.

- Servers/technology backups (if not stored off-site).

### Develop evacuation routes.

- Be sure you've tested the evacuation routes and that you've planned several in case of closed roads.

### Keep emergency supplies handy.

### Implement recovery support.

### Integrate all aspects of emergency preparedness into business routines.

Invite a trusted insurance agent to your meeting. Discuss worst case scenario and proper coverage. Develop the plan. Copy the plan for everyone in the business. Hold practice emergency evacuation.



Toolboxes, hand tools, air tools, spray guns and every other kind of equipment sat under saltwater for days after Katrina. Toolboxes were literally rusted shut. Most technicians on the Gulf Coast lost everything.

***Do you have an inventory of your tools?  
Do you have insurance replacement  
coverage for your tools?***

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Car Craft in Chalmette, La., was open for business by police order two weeks after Hurricane Katrina because it was the designated repair shop for the St. Bernard Parish government vehicles. Police commandeered tow trucks for rescue efforts. Pre-Katrina, Car Craft employed 50 people. Three months after the storm, the seven remaining Car Craft employees live in FEMA trailers behind the shop. *Note the Christmas tree on the trailer. These 220-square-foot trailers are housing families.*

***Do you have an evacuation plan  
for you and your employees?  
Do you have emergency  
supplies stored and ready for  
a catastrophic emergency?***



B Auto Parts, an auto parts recycling business in St. Louis, Mo., lost an entire building to a tornado that unexpectedly hit the region. This building housed over 1,000 used automotive parts. The structure is completely gone – the only thing left is the wall laying on its side against the fence.

***Do you have a plan to operate your business  
while rebuilding? Is that part of your emergency  
preparedness plan for you and your employees?***

## **ALWAYS BE PREPARED:**

- ***Keep your gas tanks full***
- ***Store at least a 3-day supply of food and water for family and pets***
- ***Keep cash on hand***
- ***Keep hard-soled shoes under your bed***

***For emergency preparedness information, go to:***

***[http://www.ibhs.org/business\\_protection](http://www.ibhs.org/business_protection)***

# EMERGENCY PREPAREDNESS SUPPLIES CHECKLIST

You will need everything you used this morning from the time you woke up until the time you left for work – or until the time you go to bed.

- First aid kit
- Medications (non-prescription medications and 3-day supply of prescription meds)
- Emergency supply of cash (at least \$200)
- Small portable generator
- Fuel and oil for generator
- Fuel for private vehicles
- Battery-powered radio
- Battery-operated fan
- Food (canned)
- Non-electric can opener
- Water (50 gallons or more)
- Blankets
- Matchsticks
- Firewood
- Several changes of clothes
- Toilet paper
- Pet food (canned)
- Diapers (if applicable)
- Cooking and eating utensils
- Propane stove and fuel
- Bug repellent
- Multiple cans of "Fix-a-Flat"
- Chain saw; spare chain
- Tow chains (to drag trees/debris from road)
- Work gloves
- Flashlight with extra batteries
- Two-way walkie talkies

## STORM TIPS AND GUIDELINES FOR YOUR BUSINESS:

### WHEN A STORM IS APPROACHING:

- ✓ Secure all doors and windows. If you don't have shutters, mount plywood across windows and sliding glass doors.
- ✓ Check your property inside and out to secure and/or store loose items that may become projectiles.
- ✓ Move valuables off the floor to limit flood damage.
- ✓ Locate water valves, gas valves and main electric breaker. Have instructions on how to turn off electricity, gas and water if authorities advise you to do so.
- ✓ Move vehicles out of flood-prone areas and into shop, if possible. If not, park cars away from trees and close to buildings.
- ✓ Move supplies to area where you'll be able to retrieve.
- ✓ Make sure all employees are aware of the evacuation plan for your region.
- ✓ If you're told to evacuate, do it. Do not risk your life or the lives of emergency workers by making the mistake of thinking you'll ride the storm out.
- ✓ If you live in an evacuation zone, make plans now. Ask friends and relatives who live outside the area if you can stay with them. Bring your own supplies.
- ✓ If you're considering staying at a hotel or flying out, make arrangements in advance since rooms and flights go quickly and since airports may close.
- ✓ If you plan on driving to another location, leave early. Roads become like parking lots, leaving you vulnerable. The worst place to be is in your car during a storm.

### POST EVACUATION/RETURNING TO YOUR BUSINESS:

- ✓ Only go outside when the news reports tell you that it's safe. Be mindful of the danger of downed power lines. Proceed with caution.
- ✓ Be prepared for flat tires. Carry spares and Fix-a-Flat.
- ✓ Try to keep your emotions in check. Seeing things you've worked so long and hard for destroyed is overwhelming.
- ✓ Call your insurance company. Take pictures of the damage. Talk to FEMA.
- ✓ If your power is still out, watch the news to see if they're reporting major outages. Call the power agency to get updates as to when your service will be turned on. Depending on the severity, it may take days to restore power.
- ✓ If power has been restored and you want to turn your electricity back on, have a fire extinguisher handy.
- ✓ Get communication devices up and running.
- ✓ Make contact with employees through the messages they left at your remote voice mail number.



## EMERGENCY PREPAREDNESS NUMBERS

**FEMA Disaster Aid Hot Line**

**1-800-621-3362**

**TTY: 1-800-462-7585**

**Insurance Agent** \_\_\_\_\_

**Insurance Company** \_\_\_\_\_

**Local Police Department** \_\_\_\_\_



Dear Collision Industry Colleagues:

The National Auto Body Council (NABC) was formed to recognize the collision repair industry as a profession tirelessly serving the public. Lately this characteristic has come through strongly, evidenced in the role industry professionals played in helping their peers recover from floods in the Northeast, fires on the West Coast and Hurricanes Katrina, Rita and Wilma. These examples moved and inspired NABC. The Collision Industry Relief effort grew out of that inspiration. So did the Emergency Preparedness Document you hold in your hands.

We believe it is essential, in fact, in most situations you may become your own first responder. Catastrophic events devastate businesses, homes and lives. This booklet contains information that can help business owners, employees and families prepare for disaster. Please put it in a permanent file, start your emergency preparedness meetings and follow the instructions inside. In other words, be ready.

I would like to personally thank Janet Chaney, author of this document; Michael Quinn, Chairman of Collision Industry Relief; and each of the corporate sponsors listed below. Their support, generosity and belief have made this publication a reality. Additional thanks go out to the dedicated volunteers who devoted countless hours of their time to assist with Collision Industry Relief. They embody the professionalism and dignity infused into the true spirit of our industry.

**Chuck Sulkala**  
Executive Director  
National Auto Body Council

*NABC coordinates Collision Industry Relief through the financial administration of the Collision Industry Foundation (CIF). To make a tax deductible donation, please go to [www.collisionindustryrelief.org](http://www.collisionindustryrelief.org). If you're interested in becoming a member of NABC, please call 1.888.66.PRIDE or visit our Web site at [www.autobodycouncil.org](http://www.autobodycouncil.org).*

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*[www.autobodycouncil.org/disaster](http://www.autobodycouncil.org/disaster)*

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