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We all know about the big disasters that can hit—earthquakes, hurricanes, tornadoes, and floods. However, business interruption can be caused by a small or localized incident—something you might never imagine. For instance, in a local industrial park, I am willing to bet that the other twelve or so businesses have no idea that a company with an innocuous sounding name, manufactures blasting caps for the mining industry and military. Nor did the businesses in another industrial park realize that the R and D lab in their midst not only did testing on food crops, but also on antibiotic resistant bacteria. That is, not until the lab had a small fire and the Hazmat teams, the Department of Health, the EPA, and the CDC arrived and cordoned off the area for two days. That was a rude awakening to say the least. (See archived *Understanding Civil Authority and Ingress/Egress Insurance Coverages*, September, 2009, Be Prepared! newsletter, pages 1-2.)

The point is, do you know all of the hazards to your business? Probably not, but do not feel badly. Not many people outside of emergency management have considered the items on this short list of risks:

- What hazardous materials are being transported within a half-mile of your business?
- Where are the major gas or petroleum pipelines in your area?

- Are your facilities susceptible to storm-water and/or sewage back-ups?
- What do the businesses surrounding you manufacture, use, or store?
- How many access roads are there to your facilities, and are they at risk?
- Are your data/communication lines on a loop, or are they on a single, vulnerable cable?
- If an incident occurs nearby, you may not be allowed back into your facility for days/weeks. What would you do then?

These are a few of the more obvious hazards that can impact your business operations. Not one of the business owners affected by the I-35W bridge collapse ever thought that eight gusset plates manufactured in the mid-1960's, would cause such harm. All of the businesses near the collapse were impacted and many did not survive. Remember, no one can predict every eventuality, but you can protect your organization with a comprehensive Business Continuity Plan that can be adapted to any disaster that may befall your business. **Being prepared is your best defense.**

Our thanks to Robert Eastham for submission of this article. Mr. Eastham was working for the Minnetonka Fire Department in Minnesota as Deputy Chief of Operations when the I-35W bridge collapsed.

GOT A PLAN?

The Department of Homeland Security/FEMA is asking all entities to "voluntarily" develop their disaster preparedness plans and requires it for all government vendors/contractors. Be ready. For help writing or reviewing your Contingency Plan, contact Business Interruption Consultants at info@BISimplified.com or phone 307.433.8180.



Send us your insurance jokes for a chance to be in our next newsletter at info@bisimplified.com.

Do you know the difference between a man and a whole life policy? A whole life policy eventually matures.

Did you hear about the insurance executive that nearly died from a horseback riding accident? He was saved when the manager of WalMart finally came out and unplugged it.

How many producers does it take to change a light bulb? None, they'll just have a CSR do it.