

BUSINESS DISASTER PLANNING CHECKLIST

Planning Before a Hurricane or Other Disaster Arrives is Key to Business Survival.
These guidelines help businesses develop a strategy to minimize damage, lost time and money.

Develop a business continuity / disaster recovery plan.

- Establish a disaster-recovery team of employees who know your business best, and assign responsibilities for specific tasks.
- Identify your risks (kinds of disasters you're most likely to experience) and make a detailed plan for how you would respond to each type of disaster.
- Prioritize critical business functions and how quickly these must be recovered.
- Establish a disaster-recovery location where employees may work off-site and access critical back-up systems, records and supplies.
- Obtain temporary housing for key employees, their families and pets.
- Update and test your plan at least annually.
- Communicate and meet with key stakeholders (banks, trading partners, vendors) of your company annually to discuss critical components of your plan that would require their participation.
- Include contact information (for employees, customers, vendors, etc.) within the plan.

Alternative operational locations. *Determine which alternatives are available:*

- A satellite or branch office of your business.
- The office of a business partner or even an employee.
- Home or hotel.

Backup site. *Equip your backup operations site with critical equipment, data files and supplies:*

- Power generators.
- Computers and software.
- Critical computer data files (payroll, accounts payable and receivable, customer orders, inventory).
- Phones/radios/TVs.
- Equipment and spare parts.
- Vehicles, boats and spare parts.
- Digital cameras.
- Common supplies.
- Supplies unique to your business (order forms, contracts, etc.).
- Basic first aid/sanitary supplies, potable water and food.

Safeguard your property. *Is your property prepared to survive a hurricane or other disaster:*

- Your building?
- Your equipment?
- Your computer systems?
- Your company vehicles?
- Your company records?
- Other company assets?

Contact information. *Do you have current and multiple contact information (e.g., home and cell phone numbers, personal email addresses) for:*

- Employees?
- Key customers?
- Important vendors, suppliers, business partners?
- Insurance companies?
- Is contact information accessible electronically for fast access by all employees?

Communications. *Do you have access to multiple and reliable methods of communicating with your employees:*

- Emergency toll-free hotline?
- Cell phones?
- Pagers?
- Two-way radios?
- Web site?
- Satellite phones?
- BlackBerry™?
- Internet?
- Email?



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Employee preparation. *Make sure your employees know:*

- Company emergency plan.
- Where they should relocate to work.
- How to use and have access to reliable methods of communication, such as satellite/cell phones, email, voice mail, Internet, text messages, BlackBerry™, PDAs.
- Their user IDs and passwords for critical company systems.
- How to perform multiple job functions to help ensure adequate support coverage during a disaster.
- How they will be notified to return to work.
- Benefits of direct deposit of payroll and subscribe to direct deposit.
- Emergency company housing options available for them and their family.

Customer preparation. *Make sure your key customers know:*

- Your emergency contact information for sales and service support (publish on your Web site).
- Your backup business or store locations (publish on your Web site).
- What to expect from your company in the event of a prolonged disaster displacement.
- Alternate methods for placing orders.
- Alternate methods for sending invoice payments in the event of mail disruption.

Evacuation order. *When a mandatory evacuation is issued, be prepared to grab and leave with critical office records and equipment:*

- Company disaster-recovery plan and checklist.
- Insurance policies and company contracts.
- Company checks, plus a list of all bank accounts, credit cards, ATM cards.
- Employee payroll and contact information.
- Desktop/laptop computers.
- Customer records, including orders in progress.
- Photographs/digital images of your business property.
- Post disaster contact info inside your business to alert emergency workers how to reach you.
- Secure your building and property.

Cash management. *Be prepared to meet emergency cash-flow needs:*

- Fund bank accounts and keep enough cash on hand to handle immediate needs.
- Take your checkbook and credit cards in the event of an evacuation.
- Release direct deposit of payroll, if necessary.
- Use Internet banking services to monitor account activity, manage cash flow, initiate wires, pay bills.
- Issue corporate cards to essential personnel to cover emergency business expenses.
- Reduce dependency on paper checks and postal service to send and receive payments (consider using direct-deposit/direct-debit electronic payments and remote deposit banking services).
- Contact your branch for any special coin/currency needs, if a threat is imminent.
- Make night depository drops as early as possible, if a threat is imminent.
- Be prepared to safeguard your own deposits in the event you are unable to reach a branch that can process your transactions (consider using remote deposit banking services).

Post-disaster recovery procedures.

- Consider how your post-disaster business may differ from today.
- Plan whom you will want to contact and when.
- Assign specific tasks to responsible employees.
- Track progress and effectiveness.
- Document lessons learned and best practices.

For more business continuity planning tips, visit the U.S. Department of Homeland Security Web site at www.ready.gov/business.

To access a copy of this business disaster planning checklist, go to www.capitalonebank.com/disasterplanning.



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