



# HOW TO PLAN AND PREPARE FOR DISASTERS

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## TABLE OF CONTENTS

<b>Why Disaster Preparation Matters</b>	<b>3</b>
<b>Storms: Hurricanes, Floods, and Severe Thunderstorms</b>	<b>4</b>
<b>Wildfires</b>	<b>5</b>
<b>Tornadoes</b>	<b>6</b>
<b>Earthquakes</b>	<b>7</b>
<b>Partner With a Restoration Services Provider to Optimize Protection</b>	<b>8</b>
<b>Additional Resources</b>	<b>8</b>



# Why Disaster Preparation Matters

This whitepaper explains how property owners and managers can properly assess risk and take steps throughout the year to reduce the potential damage from natural disasters.

Even though disasters take many forms, what remains constant is the financial burden of recovering or rebuilding after one strikes. A reliable emergency response plan is the first step in protecting property. The following pages explain the potential risks and ramifications of common disasters and actionable steps to prepare businesses for the worst.



# Storms: Hurricanes, Floods, and Severe Thunderstorms

September marks the height of hurricane season and, along with it, an uptick in flooding. Though these natural disasters are unavoidable for many in the Gulf and Southern Atlantic states (as well as increasingly on the Northeast and New England coasts), proper planning can help alleviate the stress and costs associated with a hurricane.

The most obvious threat that hurricanes and severe storms pose is damage to buildings, equipment, and people from high winds. Significant water damage, rotting, and mold are also real possibilities following a disaster, particularly flooding.

Floods are the natural disaster most likely to occur in the United States, causing billions of dollars of damage and killing nearly 140 people each year. Thunderstorms with hail can also cause significant structural damage to buildings.

The checklist below offers actionable steps that can help businesses mitigate storm and hurricane damage.

## BEFORE A STORM

- Develop a written crisis management plan.
- Ensure that employees' emergency contact information is current.
- Collect and secure all important records, including insurance policies.
- Back up the data on your servers and network.
- Keep nearby trees and foliage properly trimmed, and remove any large debris. Inspect the property, including any roofing, to make sure it is in good shape.

## WHEN A STORM IS APPROACHING

- Shut off natural gas supply lines and main electrical feeds, if possible, to reduce the risk of fire.
- Move valuable items to higher elevations.
- Compile an emergency safety kit with first aid supplies and sanitation items. Store flashlights, portable chargers, and enough nonperishable food and water to last three days.
- Charge your electrical devices, including batteries, laptops and mobile phones.
- Secure or store any outdoor equipment or materials.
- Follow any evacuation orders.

## DURING A STORM

- Ensure the safety of employees and make sure they are out of harm's way.
- Secure windows and doors and stay clear of them during the duration of the storm.
- Unplug any nonessential electrical items and monitor any equipment that must remain online during the storm.
- Stay up-to-date on emergency warnings via a weather app, television, or radio.

## AFTER A STORM

- Wait until an official declares the area safe and clear before surveying any damage.
- Examine the property and grounds for safety hazards such as live wires, gas leaks, and damage to foundations or underground pipes.
- Inventory all damage to property and notify your insurance company and restoration services provider.

# Wildfires

The West Coast and Pacific Northwest have recently been ablaze with wildfires spanning hundreds of thousands of acres. These wildfires spread quickly, leave behind charred earth, and endanger thousands of businesses.

The risks associated with wildfires are numerous and substantial, including damage to property and equipment from fire, smoke, soot, and fire suppression. The cost of damage from wildfires correlates directly with the wildfire's intensity and duration.

Businesses can anticipate risks and start planning now, well before they are in the line of fire. Review the checklist below for steps that can minimize the potential damage from wildfires.

## BEFORE A WILDFIRE

- Develop a written crisis management plan.
- Ensure that employees' emergency contact information is current.
- Compile an emergency safety kit with first aid supplies and sanitation items. Store flashlights, batteries, and enough nonperishable food and water to last three days.
- Have enough fire extinguishers on hand and in strategic locations. Maintain and service these fire extinguishers regularly.
- Buy the appropriate tools, such as axes, buckets, and shovels, to help control small fires while waiting for emergency help.
- Conduct drills to practice what employees should do in the event of a wildfire.

## DURING A WILDFIRE

- Ensure the safety of employees and keep them out of harm's way.
- Follow any evacuation orders. If personnel are unable to evacuate, instruct them to go to a sheltered area, such as a safe room, interior room, basement, storm cellar, or the bottom level of the building.
- Avoid opening windows, stay away from outside walls, and leave doors closed but unlocked in case emergency workers need access.
- Turn on all the lights in the building and mark the location with a signal, such as bright fabric, to increase visibility even in heavy smoke.
- Stay up-to-date on emergency warnings via a weather app, television, or radio.

## AFTER A WILDFIRE

- Wait until the area is declared safe before surveying any damage.
- Ensure that the main breaker is activated and on if a facility has lost power. Fires can cause electricity breakers to trip. If the breakers are on yet there is no power, contact the utility company.
- Inventory all property damage and notify your insurance company and restoration services provider.

# Tornadoes

Though tornadoes are most common in the central plains, they also occur regularly east of the Rocky Mountains and west of the Appalachian Mountains. Tornadoes can form at any time of the year, but they are more frequent in the spring and summer, when thunderstorms are more prevalent.

Tornadoes are destructive and deadly — and they often form and strike with little warning. With winds reaching upward of 200 miles per hour, tornadoes can devastate entire towns, cause structural damage to businesses, and knock out utility lines, leaving entire zip codes without power or resources.

Because tornadoes are unpredictable, business owners have little time to react. Proactive preparation is pivotal to protecting people, businesses, and property. Use the checklist below to reduce the likelihood of tornado damage.

## BEFORE A TORNADO

- Develop a written crisis management plan.
- Ensure that employees' emergency contact information is current.
- Compile an emergency safety kit with first aid supplies and sanitation items. Store flashlights, batteries, and enough nonperishable food and water to last three days.
- Know the indicators that a tornado is forming or approaching, including dark, greenish skies; dark, low-lying clouds; a rotating, funnel-shaped cloud; large hail; and a roaring noise that resembles a freight train.
- If the business is in an area where tornadoes occur regularly, consider building a storm shelter. Alternatively, designate an interior small room or basement on the lowest level as the tornado shelter.
- Conduct drills to practice what employees should do in the event of a tornado.

## DURING A TORNADO

- Ensure the safety of employees and make sure they are out of harm's way.
- Go to the designated safe location. Instruct personnel to seek shelter under a heavy piece of furniture and protect their head and neck.
- Do not attempt to outrun a tornado in a car. If personnel are in a car when a tornado strikes, they should cover their head and neck.
- Stay up-to-date on emergency warnings via a weather app, television, or radio.

## AFTER A TORNADO

- Wait until an official declares the area safe and clear before surveying any damage.
- Examine the property and grounds for safety hazards such as live wires, gas leaks, and damage to foundations or underground pipes.
- Inventory all damage to property and notify your insurance company and restoration services provider.



# Earthquakes

Earthquakes, much like tornadoes, happen without warning and can spawn fires, landslides, and tsunamis. While an earthquake can happen anywhere, they are most common in the American West, Alaska, Hawaii, and the Mississippi River Valley.

Earthquake tremors themselves are rarely the direct cause of property damage or injuries; the most prevalent cause is full or partial building collapses and falling objects. As with other disasters, damage to utility lines and short or long-term power loss is also possible.

Because an earthquake can strike without warning, preparation is important to protecting a business's employees and property. Review the checklist below to prepare for an earthquake.

## BEFORE AN EARTHQUAKE

- Develop a written crisis management plan.
- Ensure that employees' emergency contact information is current.
- Compile an emergency safety kit with first aid supplies and sanitation items. Store flashlights, batteries, and enough nonperishable food and water to last three days.
- Secure heavy and large items like refrigerators, wardrobes, and televisions.
- Remove or secure objects hanging on walls.
- Remove large, breakable objects from shelving and secure them.
- Evaluate the property and fix any structural problems that could collapse during an earthquake.
- Conduct drills to practice what employees should do in the event of an earthquake.
- Stay up-to-date on emergency warnings via a weather alert radio or computer.

## DURING AN EARTHQUAKE

- Ensure the safety of employees.
- Follow the drop, cover, and hold on method.
- Take shelter under a large, sturdy piece of furniture. (Despite what conventional knowledge might indicate, doorways are not stronger than any other part of a property, so personnel should not rely on them for protection.)
- If personnel are outdoors during an earthquake, warn them to stay away from buildings.

## AFTER AN EARTHQUAKE

- Anticipate aftershocks that often follow the main shock of an earthquake. Warn personnel to be ready to drop, cover, and hold on.
- Wear appropriate safety gear when cleaning up any debris.
- Stay clear of any fallen utility lines and large debris.
- Businesses located in an area at risk for tsunamis should instruct personnel to move to higher ground or inland after the shaking stops.
- Inventory all property damage and notify your insurance company and restoration services provider.

# Partner With a Restoration Services Provider to Optimize Protection

Preparing for a disaster requires forethought and precision. After taking care of precautions to protect employees, businesses should take steps to protect their property and livelihood. Establishing a partnership with a restoration and recovery services provider in advance of a disaster can expedite recovery, improve business continuity, and protect what matters most.

ATI Restoration (ATI) weathers storms and disasters alongside its clients. The services ATI offers put property owners and managers in the best position to recover from a natural disaster and reduce the risk of business interruption.

## Additional Resources

The checklists provided should be used in conjunction with recommended guidelines from state and local agencies, as well as a business' existing disaster protocols and plans that are customized to the organization. For additional proactive steps to take to improve business readiness before the next natural disaster, [review our other whitepapers](#), including [Preparing for Hurricane Season](#) and [Hailstorms and Their Impact on Property](#). These whitepapers include detailed emergency plans in connection with hurricanes and severe thunderstorms and include preparatory steps that businesses and homeowners should take before, during, and after severe weather. Add these resources to your toolkit and review them regularly.

ATI also recommends checking with local municipality and government sites and sources, like FEMA's [Ready.gov](#) and the [National Weather Service](#), for additional precautions to take before, during, and after a disaster.







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