



# ADDITIONAL RESOURCES APPENDIX

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## The Emergency Management Process

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Above is a diagram that illustrates the Emergency Management Process. It is made up of 5 processes: Prevention, Mitigation, Preparedness, Response, and Recovery. Each process requires different tasks, but they all require one similar task which is collaboration. During the Emergency Management Process, it is imperative to include others in the community such as the local Emergency Management Agency (EMA), leaders in the establishment, members of the organization, mutual aid partners such as other establishments around you, etc. The Emergency Management process involves an entire community. Don't make it your battle to fight alone.

## Awareness/Education Program

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Members and personnel must be prepared to deal with any type of emergency/disaster. Lack of preparedness may result in non-action, panic and increased loss of life and property.

To provide emergency disaster information and develop awareness about communication and warning, emergency preparedness education programs need to be provided to members and staff. Emergency/disaster awareness and preparedness is best taught by incorporating materials into existing curriculum. As staff and personnel learn the realities of emergencies/disasters, numerous opportunities will occur to enlighten members' safety awareness.

The ability to successfully respond to an emergency/disaster will be greatly improved when members and staff are fully aware of such situations. Members and staff will learn safety skills to take care of themselves in an emergency.

Even very young children can understand emergency preparedness information. Children need to know that emergencies can happen at any time and "how to" protect themselves.

More emergency preparedness information can be found at [gema.georgia.gov/ready-georgia](http://gema.georgia.gov/ready-georgia).

### **Preparedness Activities**

Here are a few other ideas on how to educate your community on emergency preparedness:

- **Find existing community events and meetings-** Participating in planned and scheduled events can be a great way to reach members of your community.
- **Reach out to your local Citizen Corps Council-** Citizen Corps Councils and Citizen Corps' program partners and affiliates provide training and volunteer opportunities to support you, your family, first responders, and your community in an emergency. Visit [www.citizencorps.gov](http://www.citizencorps.gov) to learn more.
- **Use your website-** Post preparedness web banners on your website or post links to the *Ready* campaign's public service announcements (PSAs). You can also post local information and links to preparedness events in your community.
- **Social Media-** Use Facebook, Twitter, YouTube or a blog to reach out to your community about emergency preparedness. Again, Ready GA has information that can be used on the establishment's social media pages.
- **Email and Newsletters-** Do not forget to include emergency preparedness messages in your email signature, monthly newsletters, or other messaging tools.

- Consider the following resources to display or highlight when planning a preparedness meeting or event. Many of these resources can be accessed online at [www.praise.ga.gov](http://www.praise.ga.gov) and [gema.georgia.gov/ready-georgia](http://gema.georgia.gov/ready-georgia).
- - ✓ PSAs
  - ✓ Instructional Videos
  - ✓ Emergency preparedness templates and checklists
  - ✓ Display an emergency supply kit

## Interruption Insurance Information

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If a catastrophe, such as a tornado, flood, or hurricane, causes your place of business to be temporarily unusable, your business may have to relocate or even close down for a while. Interruption insurance (also known as business income coverage) is triggered in three limited circumstances:

1. There is physical damage to the premises of such magnitude that the business must suspend its operations.
2. There is physical damage to other property caused by a loss that would be covered under the company's insurance policy, and that damage totally or partially prevents customers, employees, or members from gaining access to the facility.
3. The government shuts down an area due to property damage caused by a peril covered by the company's insurance policy that prevents people from gaining access to the premises.

There are a few things to know about interruption insurance.

- Even after a covered event, most policies have a waiting period of several days before business interruption coverage comes into play. Once it is in play, the coverage is not retroactive to the day of the event.
- Coverage is limited. Specifically, after the waiting period expires, coverage is provided for lost net income, temporary relocation expenses (designed to reduced overall costs), employees rather than laying them off.
- Coverage is not open-ended. Coverage is available only for as long as it is necessary to get the business running again, and usually not longer than 12 months. In addition, the business is required to prove all business interruption losses to its insurer. For establishments, this would include tithes or offerings that the organization is used to receiving at least once each week.
- This insurance provides vital protection when a business falls victim to circumstances outside of its control. The purpose of this coverage is to protect the business against losses arising from its inability to continue normal operations, and its inability to occupy its premises.
- The insurance pricing system already provides a built-in incentive for businesses to mitigate against future losses. For example, when pricing a commercial insurance policy that includes business interruption coverage, an insurer takes into consideration such factors as whether there are sprinkler systems and security systems, and human factors such as whether the business has implemented an emergency evacuation plan and contingency plans following a catastrophe. In addition, as a condition of coverage the

insurance policy requires the insured to resume its operations as quickly as possible, and to take all reasonable steps to prevent future losses.

- In the event of an emergency, business interruption insurance should cover ongoing expenses such as payroll rather than workers collecting unemployment insurance benefits. Unemployment benefits are always lower than workers' actual wages or salary, and are inadequate to cover the displaced worker's ongoing obligations, such as mortgage and child care expenses. Second, a worker should not be required to claim unemployment benefits if their employer cannot pay them because of a covered business interruption loss. Third it is less disruptive to both the worker and the business for the employer to continue paying the worker during the time it takes to get the business up and running.

## Communication Boards (For those with Language Barriers)

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Those with language barriers may be more challenging to help in the event of a disaster. On the first page you will find examples of communication boards that allow communication to occur, breaking the language barrier. The first example is in the form of a poster.

The second example, located to the left, is called Sounding Board. It is an app for iPhones, Samsung and iPads, and it allows communication to be easily executed through a wireless and/or mobile device. Many times, one may not have access to the poster in the event of an emergency. Sounding Board allows the communication board to be carried at all times and used any place at any time.



## Communication Boards continued

### Emergency Communication 4 ALL

FREE SPACE (for your custom message)

I can't speak but I can hear and understand you.

My technology needs to be charged.

My vital information is on the back on this page.

Please contact my family.

MY NAME IS	I, me, my	Bleed	Infect	Allergy	Disability	Help	Bathroom
WHO	You, yours	Broken	Need/Want	Blanket	Disaster	Home	Walker
WHERE	She, her, hers	Burn	Rescue	Clothes	Emergency	Hospital	Wheel chair
WHAT	He, his, him	Choke	Spell	Cold	Family	Sick	Wind
WHEN	They, them, their	Communicate	Talk	Damage	Fire	Pets	Worried
WHY	We, ours	Evacuate	Understand	Danger	Flood	Shelter	Worse/Worst
HOW	YES	Hurt/Injure	Wait	Communication Device	Heat/Hot	Seizure	NO

### Picture Communication Aid

Ask me questions if you need to, but please wait patiently for my replies.

I will point to where I hurt. ➔

0	1	2	3	4
5	6	7	8	9
A	B	C	D	E
F	G	H	I	J
K	L	M	N	O
P	Q	R	S	T
U	V	W	X	Y
Z	?	.	!!	SPACE

