



Disruption Preparedness Toolkit for Businesses

The Disruption Preparedness Toolkit for Businesses was developed by the City of Fredericksburg to help local businesses navigate emergencies with confidence. Whether facing a natural disaster, power outage, cyberattack, or other unexpected event, this toolkit provides the essential planning tools and resources needed to minimize downtime and protect your operations. It's all about helping your business stay resilient—before, during, and after a crisis.

Think through the questions below to better understand your business's ability to adapt and recover.

1. How would you prepare your facility, your staff, yourself?

2. Who do you need to communicate with? What does your staff need to know?

- Your customers?
- Your suppliers?
- Do you know how to reach out to each audience if your usual means isn't working?

3. What if an issue arose while you were out of town? Does your team know the key actions to take?

Business Resilience Self-Examination

As you plan for the unexpected, keep these questions in mind to gauge your business’s preparedness.

	<i>Question</i>	<i>Response</i>
1	When was the last time I reviewed my insurance coverage?	
2	What risks/threats do I have for my business?	
	<ul style="list-style-type: none"> • Cyber 	
	<ul style="list-style-type: none"> • Infrastructure — Power Outages, Road Closures, etc. 	
	<ul style="list-style-type: none"> • Supply Chain 	
	<ul style="list-style-type: none"> • Natural Hazards (Fire, Flood, Wind, Earthquake) 	
3	How many days can my business go without revenue?	
4	What is the worst time of the year for that interruption to occur?	

Key Business Recovery Actions

Planning for disasters requires businesses to take proactive steps to mitigate negative impacts on their operations. Recovery actions taken proceeding a disaster in both the short and long- term can support businesses in getting back to business quicker. The following business recovery actions can be taken:

Before:

- Begin a preparedness plan or a checklist. How will your business respond to and recover from a disaster?
- Train employees on your disaster recovery plan and conduct emergency drills.
- Store emergency supplies such as flashlights, batteries and generator.
- Keep important documentation offsite to access critical information.
- Establish necessary financial and insurance coverage.
- Cultivate partnerships in the community with businesses, government, and nonprofits.

Post Disaster – Short Term

- Inspect your property and document damage — Take photos and videos to document the damage.
- Contact your insurance professional or your insurer to begin the claims process.
- Establish communication with employees, customers, and vendors.
- Connect with other businesses by contacting your economic development, and other community support organizations.
- Keep receipts of all expenses related to the disaster.
- Make temporary repairs if needed to minimize further damage.

Post Disaster — Long Term

- Reach out for technical support to navigate the process of recovery.
- Document lessons learned and update your plan.
- Explore financial products and support to repair/rebuild.
 - The U.S. Small Business Administration (SBA) offers low-interest loans.
 - The IRS can postpone certain tax deadlines for taxpayers who reside or have a business in the disaster area.
 - Explore grants and opportunities to integrate mitigation into rebuilding/repair to enhance resiliency.
- Check eligibility for relief.
- Location (flexible operations) — Should you open a new temporary location, or can you operate from your home or use the facilities of a partner or even a friendly competitor?