



When it comes to small business preparedness, it's all about what you "Know."

Get in the Know with OFB-EZ®

For the small business owner, time is money. OFB-EZ is a new, free business continuity tool designed to help small businesses quickly focus on planning for any type of business interruption, so they can re-open faster and get back to business.

Using OFB-EZ gives business owners tools to better understand the risks they face and make a plan for how to contact key suppliers, vendors and employees, how to access data, and where to go for help after a disaster. This gives small businesses a jump start on recovery if the worst happens.

OFB-EZ includes eight modules:

- ✓ **Know Your Risks** – Evaluate the extent of your business' vulnerability to disruptions.
- ✓ **Know Your Operations** – Identify your key business functions and processes and decide how long you can go without being able to perform each of them.
- ✓ **Know Your Employees** – Keep employee contact information updated to locate them quickly after a disaster, inquire about their safety, and inform them about the status of your business operations, where and if they should report and what to do following a disaster.
- ✓ **Know Your Key Customers, Contacts, Suppliers and Vendors** – Keep contact information for your key customers, contacts, suppliers and vendors up-to-date.
- ✓ **Know Your Information Technologies** – Protect your company's hardware and data.
- ✓ **Know Your Finances** – Establishing clear strategies and procedures for controlling costs, reporting information to appropriate organizations and clearly budgeting for and tracking what is actually spent during a significant disruption can have a positive impact on the business' bottom line performance and recovery.
- ✓ **Know Where to Go For Help** – Maintain a channel of communication with community leaders, public safety organizations such as the police, fire and emergency medical services, government agencies, utility companies, and others.
- ✓ **Know When to Update and Test Your Plan** – Schedule regular reviews and updates to your plan.

Visit DisasterSafety.org/open-for-business to download the free toolkit and begin your planning process.

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IBHS is an independent, nonprofit, scientific and educational organization supported by the property insurance industry. The organization works to reduce the social and economic effects of natural disasters and other risks to residential and commercial property by conducting research and advocating improved construction, maintenance and preparation practices.