



BUSINESS PROTECTION Summit

EVALUATE • IDENTIFY • STRATEGIZE • RESPOND • CONTINUE

Thank You to Our Partners!



What's Your Angle? Utilizing Marketing and Communication Strategies

Panel #1: 8:30 am – 9:45 am



@SOCIALMATT

www.socialmatt.com

Adding Value To The Conversation



Penrose-St. Francis @psfhs · 26 Jun 2012

[VIDEO] Who is most at risk given our air quality and what you can expect --->
ow.ly/bPNmN #WaldoCanyonFire #PleaseRT



Penrose-St. Francis @psfhs · 26 Jun 2012

Woodmen Rd at I-25 is being blocked by CSPD. Complete gridlock on I-25 in that area and on Woodmen Rd. #WaldoCanyonFire



Adding Value To The Conversation



Pete Treloar @petetreloar · 23 Jun 2012

RT @PSFHS: A map of the fire and evacuation area. The fire is in red and the evacuation is in blue. ow.ly/i/IDNy #WaldoCanyonFire



Pete Treloar @petetreloar · 23 Jun 2012

RT @PSFHS: A map of the fire and evacuation area. The fire is in red and the evacuation is in blue. ow.ly/i/IDNy #WaldoCanyonFire

[View on web](#)



Expand

Things Quickly Change



Penrose-St. Francis @psfhs · 26 Jun 2012

We'll need 2 more hours to check-in those from St. Francis Nursing Home. We'll release a phone number for loved ones soon. [#WaldoCanyonFire](#)



Penrose-St. Francis @psfhs · 26 Jun 2012

Mount St. Francis res are all checked-in and have b/ fed hot meal. Phone # c/ *VERY* soon. [#WaldoCanyonFire](#) @KRDONC13 @kktv11news @csgazette



Things Quickly Change



Penrose-St. Francis @psfhs · 27 Jun 2012

Again, if you're looking for evacuated loved ones from Mount St. Francis Asst. Nursing please call 776-5000 #WaldoCanyonFire



Penrose-St. Francis @psfhs · 27 Jun 2012

Talk to a licensed nurse completely free of charge, ask about any medical Q's you have. ---> 719-776-5555 #WaldoCanyonFire



Things Quickly Change



Penrose-St. Francis Health Services



June 26, 2012 

[MOUNT ST. FRANCIS INFO] All residents have been checked-in here at Penrose Hospital and been fed a hot meal. The phone number for loved ones will be coming *VERY* soon. #WaldoCanyonFire

Like · Comment · Share · Buffer

 21  1  3 Shares



Things Quickly Change



Centura Health
June 30, 2012 · 🌐

The true heroes of the Waldo Canyon Fire.

Like · Comment · Share

👍 4,000 people like this.

🗨️ 691 shares

💬 View previous comments 5 of 73

 **Dana Smith** Thank you just doesn't seem to be big enough for what these brave firefighters have done. May God always bless each and everyone of you! From my heart... thank you!!!!
July 3, 2012 at 10:47pm · Like · 🔄 1

 **Lupe Fox** Waldo Canyon fire is 100% contained!
July 4, 2012 at 7:43pm · Like · 🔄 1

 **Agate D. Arabians** Gives meaning to the phrase "Walking the line"
July 5, 2012 at 10:58am · Like

 **Roy Atkinson** ...and gals! ...and they are awesome.
July 5, 2012 at 11:44am · Like

 **Austin Brandis** I lived in Colorado but not ner the mountains but it was pretty bad
October 22, 2012 at 9:49pm · Like

 Write a comment... 📷

Crisis Begins To Resolve

Penrose-St. Francis Health Services shared Centura Health's photo.
July 2, 2012

"Like" if you believe these guys are heroes! #WaldoCanyonFire

The true heroes of the Waldo Canyon Fire.



- **12,298 Likes**
- **307 Shares**
- **126 Comments**

Reach = 233,000

Like · Comment · Share · Buffer

👍 12,298 🗨️ 126 ➦ 307 Shares 📌

Things Quickly Change



Penrose-St. Francis Health Services
June 27, 2012 · 🌐

PSFHS is donating ChapStick and sunscreen to the firefighters on the front lines. "Like" if you "LOVE" our firefighters.

Like · Comment · Share


👍 761 people like this.

📄 22 shares


💬 View 3 more comments

 Elaine Morgan Phillips Yes especially Travis Clawson...
June 27, 2012 at 7:15pm · Like

 Carol Triggs I am living in Texas, now for ten years, and only because of oxygen problems. My heart aches because my beautiful Colorado springs is burning. Thank you Penrose, for helping our wonderful fire fighters!.,
June 28, 2012 at 8:08am · Like

 Deb Bolin The firefighters are working ever so hard!!! Prayers for them!
June 28, 2012 at 9:20am · Unlike · 🔄 1

 Nancy Stretch J have lived in Colorado now for 26 yes. Colorado Springs is my Favorite Place to go for as long as I have lived here. I am very Sad
June 29, 2012 at 11:12am · Like

 Nancy Stretch I am very Sad and I Know all the firefighters are Working as Hard as they can! THANK YOU!! And my Prayers go out to all of the people who have LOST their homes and to the people who have been evacuated. GOD

 Write a comment... 

- **761 Likes**
- **22 Shares**

Reach = 21,000

Crisis Begins To Resolve



Penrose-St. Francis Health Services
June 28, 2012

We're giving you the opportunity to say THANK YOU to all the firefighters, police officers, volunteers and everyone fighting the #WaldoCanyonFire. Simply leave a comment on this post, and we'll print them off and hand deliver them with the large banner pictured to those on the front lines of this fight. Please, "Like" and Share this post. Go!

THANK YOU
From your friends at Penrose-St. Francis Health Services

Like · Comment · Share · Buffer

455 Likes 223 Comments 162 Shares

- **455 Likes**
- **162 Shares**
- **223 Comments**

Reach = 57,000

Crisis Begins To Resolve

Penrose-St. Francis Health Services
July 3, 2012

Coming soon... a #WaldoCanyonFire story about a girl and one very special teddy bear...



Like · Comment · Share · Buffer

45 2 2 Shares

Penrose-St. Francis Health Services
July 9, 2012



Lily with her big sister Anna and her mother Carrie. I think "Waldo" will have a great new home! #lilysbear - "Like" this photo if you're happy for Lily and her new companion!



Like · Comment · Share · Buffer

123 7 2 Shares

Crisis Begins To Resolve



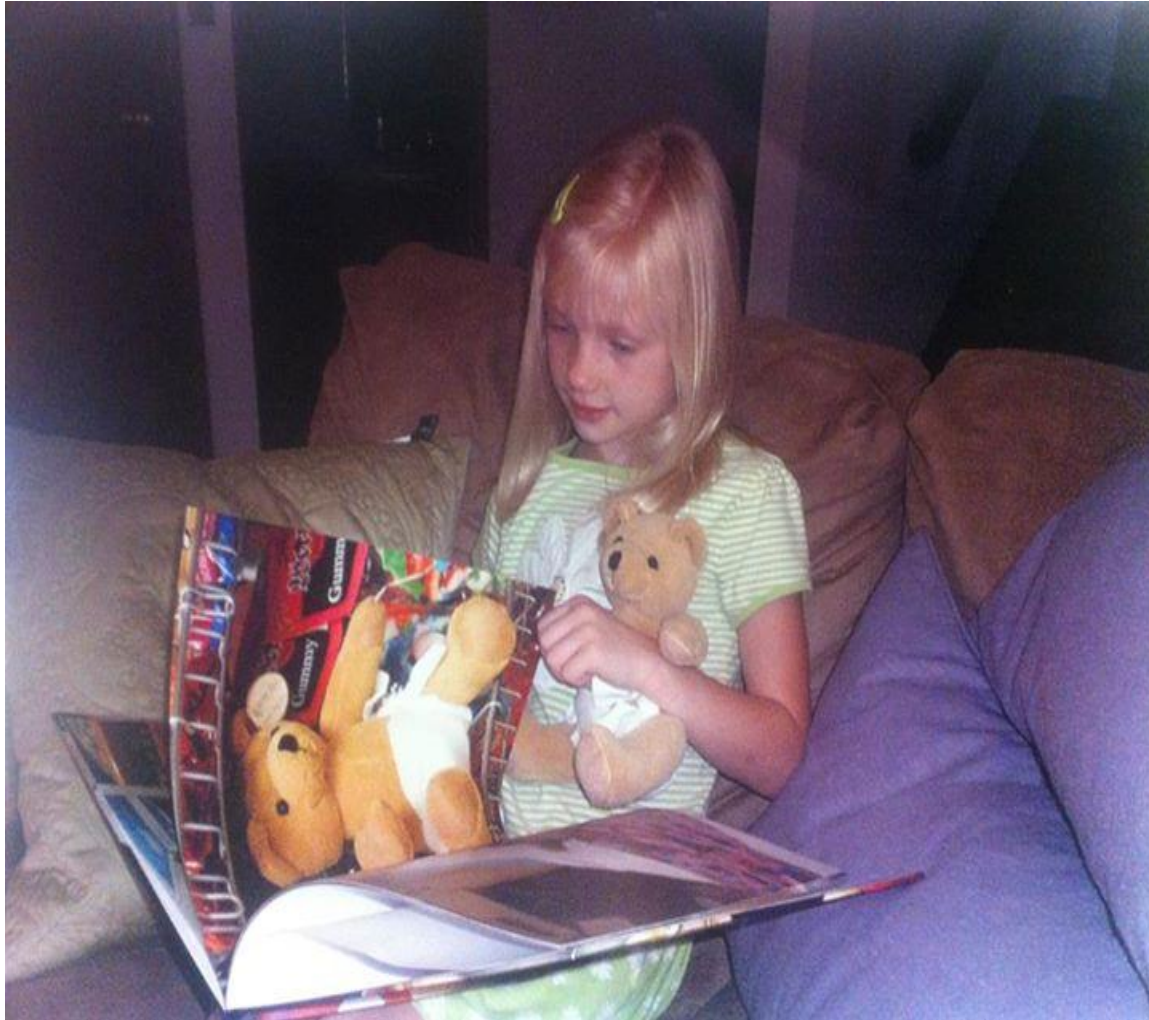
Penrose-St. Francis @psfhs · 5 Jul 2012

im waldo. ive never been on twitter before. im reading the paper this morning. @csgazette #lilysbear #waldocanyonfire ow.ly/i/KnEv



- **Reach = 2,054,983**

Crisis Begins To Resolve





Agility Recovery

Prepare to Survive

Modes For Crisis Communication

Trevor Mickelson, CPA Solution Specialist

720-490-4531

Trevor.Mickelson@AgilityRecovery.com

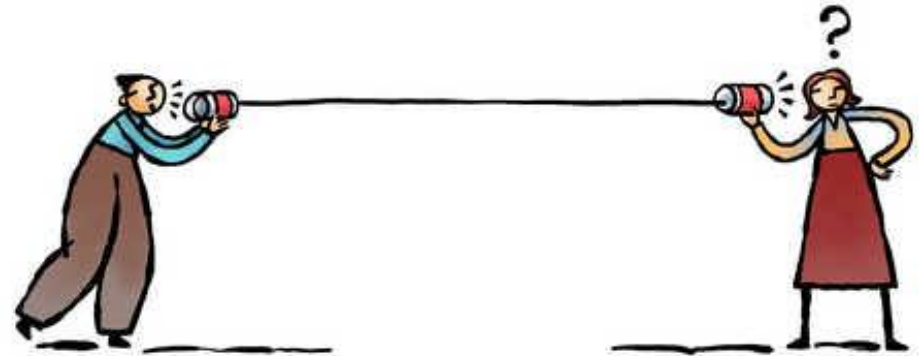
Merriam-Webster

Communication: (noun) \kə-ˌmyü-nə-ˈkā-shən\ -

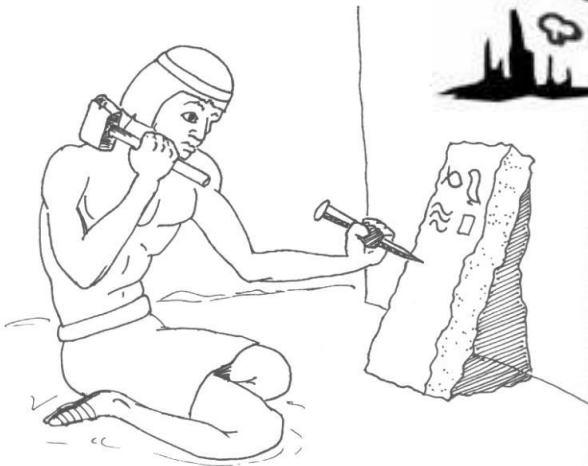
The act or process of using words, sounds, signs, or behaviors to express or exchange information or to express your ideas, thoughts, feelings, etc., to someone else.

*Message **Sent** Message **Received***

What Is Your Plan...



SMOKE
SIGNALS

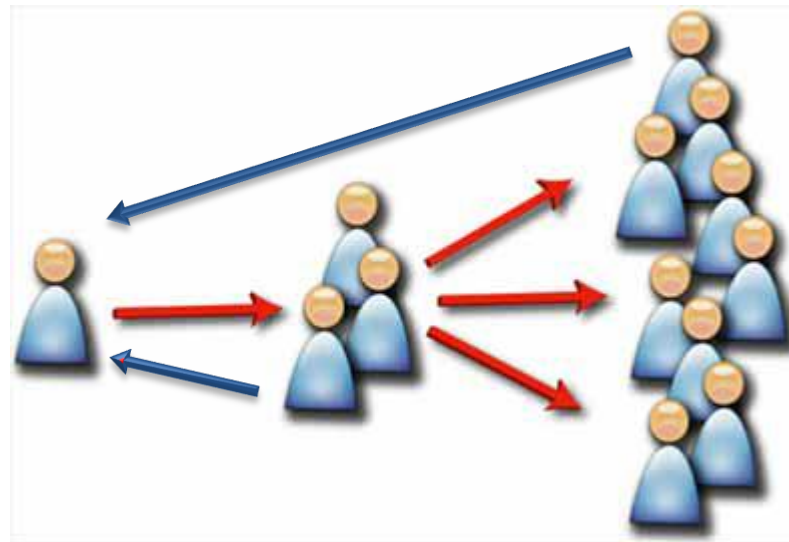


What are your options...?

Consider Utilizing Two Platforms:



- **It's Easy - keep large audiences of customers, employees, stakeholders educated about your organization's status**
- **Drive engagement between and among your audience**
- **Add a different dimension to how you communicate**
- **Enhance customer service & loyalty**



Social Engagement Philosophy During Crisis

1. A Social Media presence takes time to establish
2. Best to provide only critical information
3. Always provide an action item if possible
4. Respect the gravity and sensitivity of the situation at hand
5. Understand that social media is a TWO-WAY communication tool

A Following is Nothing if you Don't Engage

- What drives engagement?
 - Great content
 - An active, authentic voice
 - Listening
 - Responding
 - Fostering fan-to-fan engagement



Engagement = Community

DO

DON'T

Take the time to find out a little about the issue	Stick with standard replies
Do a little research on people to see if they have any connection to your organization or are notable in some way	Assume that people who say negative things don't have background or experience to back it up
Always use a respectful tone	Use overly defensive or angry language
Follow up on replies to your posts	Assume that your posts are anything but public
Remember: it is OK to say you don't know something!	Embellish the truth or state any facts you are not sure of

DO

DON'T

Time and date- stamp critical information	Post without checking if the info is current
Re-post or re-tweet verified information - trusted sources	Post anything that looks overly speculative.
Include #hashtags people are using for the event	Forget to check periodically for the most popular hash tags being used - <i>it changes quickly</i>
Refer to other authorities that are posting and share information with them	Attempt to “compete” or “one-up” other organizations trying to help in a crisis. It isn’t a competition...

Example: Red Cross Tornado Response

Referring other authorities



 **Shayne Adamski** @shayneadamski 2 Mar
State Emerg'y Mgmt accts: @KYEMPIO @AlabamaEMA @MSEMA @KansasEmergency @T_E_M_A #wx cc @fema
Retweeted by Wendy Harman
Expand

 **Wendy Harman** @wharman 2 Mar
Thoughts w everyone going through a scary, heartbreaking, tragic night. I'll be 1 of many Red Crossers doing my best 2 help in days to come
Expand

 **Wendy Harman** @wharman 2 Mar
Preparedness. RT @SmASHing_1 But we was ready for the twister tho>>> pic.twitter.com/hRt1CeT1
View photo

 **banafsheh ghassemi** @banafshehgh 2 Mar
If you are in the path of the storms @redcross has a FREE iPhone shelter locator app. Please download. bit.ly/fil5li
Retweeted by Wendy Harman
View app

 **Wendy Harman** @wharman 2 Mar
Take cover my Atlanta friends in the northern burbs. (3.2.12 at 8:40pm)
Expand

 **Cory Mottice** @EverythingWX 2 Mar
A look at all of the warnings issued so far today... twitpic.com/8r750v
Retweeted by Wendy Harman
View photo

Red Cross resources



Time stamped info



Example: Red Cross Tornado Response

Hungrr @Hungrr 15 Apr
Storms across the US, think about these communities. They'll need food & volunteers. Check local food banks & Red Cross. Hungrr #tornados RT
Expand

Gloria Huang @riaglo 15 Apr
@Hungrr thx for the @RedCross mention! Pls also let ppl know that we can't accept food/clothing/item donations, it's not what we do :)
Hide conversation Reply Delete Favorite

1 RETWEET 

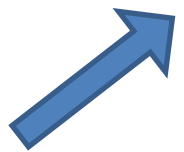
Hungrr @Hungrr 15 Apr
@riaglo just retweeted your tweet. folks should give food donations to food banks not the redcross, but plz donate \$ to the red cross RT!
Expand

Adi Simpson @8080xlconic 14 Apr
There's tornado warnings all around my house. I'm scared cuz we don't have any flashlights and I'm alone! @ICONicMad SAVE ME
Expand

Gloria Huang @riaglo 14 Apr
@8080xlconic head to basement or a bottom floor inner closet/windowless room to take shelter! Stay safe and ((hugs)) from us at @RedCross

Adi Simpson @8080xlconic 14 Apr
@riaglo thanks. TO THE BASEMENT!!!!
View conversation

Clarifying Misinformation



Action steps, empathy and caring



Checklist for SM During a Crisis

- Have a plan for how you want to integrate social media into your crisis communications plan
- Assemble a team of those who are already well-versed in the use of social media in their personal lives
- Learn the rules and norms for each platform
- Establish connections with people, groups, local and national organizations to share information and help spread your communications
- Monitor keywords, #hashtags and outside entities that are most meaningful to your organization

Checklist for SM During a Crisis

- Collect intelligence - Don't be afraid to borrow information, link to other organizations' pages, and don't be upset when you are borrowed FROM (This is Good!)
- Stay on message - brief, pertinent, and timely (Information overload degrades validity)
- Practice using social media before you need it in a crisis
- Regularly monitor any and all accessible information sources for news or updates about your organization
- Watch the "Speed" of your timeline/frequency of posts

- Consider all your **different audiences**:
 - › **Employees**
 - › **Stakeholders**
 - › **Clients**
 - › **Community**
 - › **Media**
 - › **Competitors**
- Once adopted, **promote** your use of the chosen platform(s) early and often
- **VERIFY, VERIFY, VERIFY**
- Include **who, what, when, where, how, and why**

- **Strive to do your best** - You will make mistakes
- **Regularly monitor** *any and all* sources for news or updates about Your organization
- **Stay on message** - stop communication when you're done sharing your primary message. (Information overload degrades validity)
- **Don't** attempt to answer hypothetical or “What if...” questions, get drawn into any sort of debate, or publicly degrade/insult
- Watch the “Speed” of your timeline and **frequency of posts**
- Don't be afraid to **borrow information**, link to other organizations' pages, and don't be upset when you are borrowed FROM
- Use and encourage the use of **Common Sense**

Practical “Take-Aways” Communications Checklist: bit.ly/10f3XEM



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720-490-4531

Trevor.Mickelson@AgilityRecovery.com

CRISIS COMMUNICATIONS PLANNING CHECKLIST

During an emergency, it is imperative that those within your organization know how to communicate effectively. This includes both internal and external communications. The following checklist will highlight some recommendations for developing and executing a well-rounded communications strategy in the face of any disaster scenario.

✓	DEVELOPING YOUR COMMUNICATIONS PLAN
	Start with a General Risk Assessment: <ul style="list-style-type: none">• Identify the top threats to your organization and any vulnerabilities• Analyze what business functions are critical to your operations• Identify the resources needed to protect those critical business functions<ul style="list-style-type: none">• People, Processes, Technology required and Communications Needs associated with each
	Establish a Crisis Management Team, and those within that group responsible for Communications
	Develop and regularly update an Emergency Contact List to include: <ul style="list-style-type: none">• Home Phone• Alternate Mobile• Personal E-mail• Family Contact Information• Evacuation Plan
	Set up an Alert Notification System capable of multiple means of communication to employees, stakeholders & clients. TEST regularly.
	Ensure that employee, vendor & supplier mobile voice communications are not reliant on a single network. Utilize multiple carriers and train all critical personnel on the use of text messaging.
	Establish a separate, formal notification plan for employees' immediate families and close relatives in the event of loss of life, missing personnel, etc. Additionally, ensure that caregivers, day care operators and others upon whom employees may depend for family member support can receive appropriate information.
	Ensure that a formal system exists to integrate new hires into the Crisis Communications Plan
	Consider establishing a public hot line, or a "dark" Website that can be activated on short notice to provide information during an emergency to everyone in the community
	Consider an Online Social Networking Platform for web-based crisis communications (Facebook, Twitter, LinkedIn, etc.)
	Establish a universally available and easily accessible database of information about the company in case of emergency to include company background information, critical documents, key contacts, passwords, etc.
	Consider setting up a password-protected online message board specific to your organization
	Establish remote hosting for your corporate website <ul style="list-style-type: none">• Ensure proper bandwidth capability for spikes in traffic during crises• Ensure remote access to your website, and establish a team to manage updates to the site during disasters
	Develop a tactical response plan for Voice/Phone redirection
	Establish processes & plans to re-establish your network connectivity <ul style="list-style-type: none">• E-mail• Core Processing• Virtual Private Network (VPN)• Remote Services
	Coordinate all Crisis Communications Planning with key vendors and suppliers to ensure seamless transition

ACCINCTUS



Business Continuity Services

Crisis Communication Fundamentals for Business

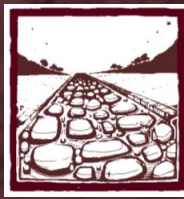
Brian Siravo, CBCP
Accinctus LLC

Fundamentals for Crisis Communications



- Crisis Communication Goals
- What – When – Who – How to Communicate
- 3 Crisis Communication Failures
- Impact of Poor Communication Process

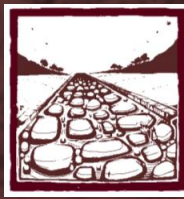
Crisis Communication Goals



- Provide clear and factual information
- Drive response or recovery actions of employees, teams, authorities, or stakeholders
- Protect your company reputation and liability
- Avoid wasting resources (internal or external)

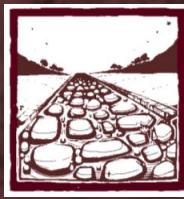
**Crisis communication is not just a PR process
– it is to facilitate efficient and effective
response and recovery of your organization
after a disruption or disaster.**

What to Communicate



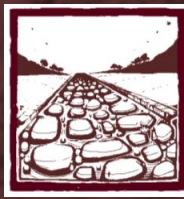
- Alerts, alarms, security or safety warnings (Fire alarms, door alarms, etc.)
- Response & recovery directives or instructions to employees or team members
- Messages regarding status, impact of incident, or formal declarations
- Requests for assistance

Who to Communicate With



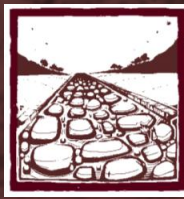
- Authorities and public responders
- Employees & team members
- Stakeholders (customers, suppliers, partners)
- Community (media, neighbors, city or town)

When to Communicate

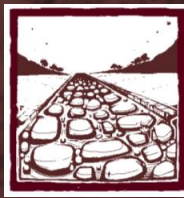


- Immediate (seconds) for matters of life safety or security
- Quick (minutes) for response and recovery directives
- Soon (hours) for impact statements or declarations
- Scheduled (2x per day, 1x per day) for updates and progress reports

How to Communicate

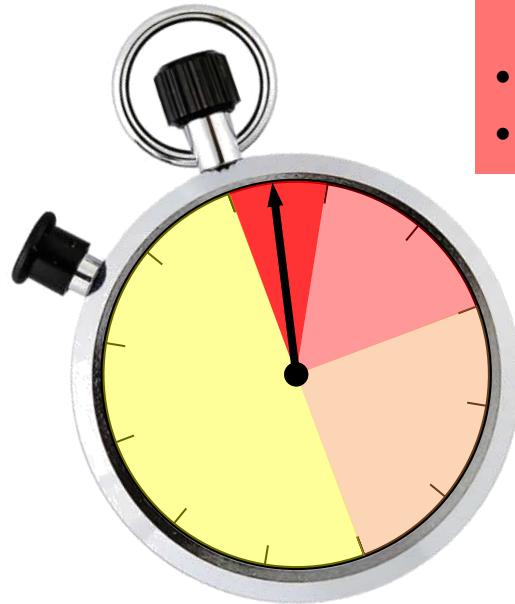


- How to communicate is based on your business, operational needs, or regulatory requirements
 - Automated alerts and alarms
 - System or tool driven messages and communications
 - Human processes
- Always have backup methods
- Pre-planned and scripted (templates)
- Practice – Practice – Practice your communication processes (including backups)



Community

- Initial public notice will happen sooner than you want (when the media shows up) – plan for it
- Transition to scheduled communications as quick as can



Responders & Employees

- Focus on life safety
- Immediate (seconds) and automated
- Alarms to responders
- Alerts to employees

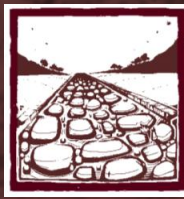
Employees & Staff

- Quick (minutes)
- Response & recovery directives per plans
- Team activation

Stakeholders

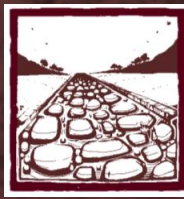
- Impact statements & operating status
- Soon (within hours) per plan

3 Crisis Communication Failures

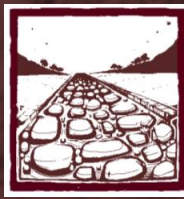


- Mixed messages
 - Have 1 spokesperson, 1 process
 - Company policy for employees “no-contact”
- Information released late = no value to target audience
 - Communicate in a timely manner
- Hiding from questions & not countering rumors
 - Be specific and stick to facts
 - Be HONEST

Impact of Poor Communication



- Increased risk to personnel and operations
- Distracts key leadership and response teams from other priorities
- Loss of reputation & trust from:
 - Employees
 - Customers
 - Partners
 - Community



Questions?

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NETWORKING

INNOVATION

PROJECTIONS

SUSTAINABILITY

GROWTH

CONSULTING

MENTORING

BUSINESS

FINANCING

SUCCESS

BREAK



COLORADO SPRINGS *Small Business Development Center*



BUSINESS PROTECTION Summit

EVALUATE • IDENTIFY • STRATEGIZE • RESPOND • CONTINUE

Thank You to Our Partners!



Are You Ready? Assessing the Risk of Exposure, Vulnerabilities, and Threats

Panel #2: 10:15 am – 11:30 am



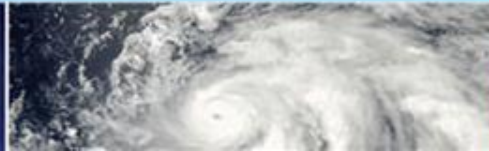
Business Protection Summit

Business Continuity Management (BCM)



Introduction

- It is now understood that threats and exposures are many.
- More than ever, businesses must be prepared and perform Business Continuity Planning to ensure the ability to continue operations or recover quickly from an event.
- It is time for businesses and organizations to re-evaluate the preparedness of their entities to respond to disruptions that they face.



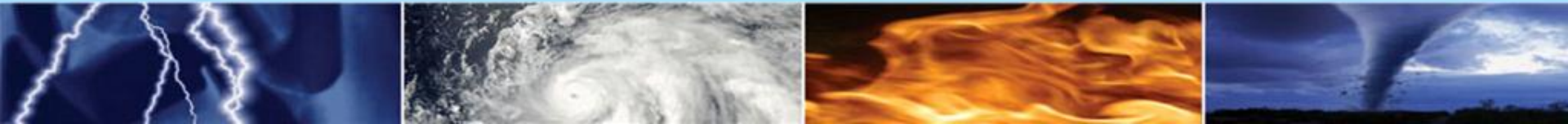


Disasters and Operational Disruptions

Will Continue To Occur !



Planning will help Organizations Prepare for, Manage, and Fully Recover from these Disruptions



How Effective Are Your Continuity Plans?

“Who is in charge during a crisis? What if they are not available to make decisions?”

“How do we ensure that employee safety is given due priority in an event?”

“How do we notify and mobilize our event teams?”

“How do we monitor the recovery and keep employees and stakeholders informed?”

“When were our plans last updated and tested?”



A Good BCM / Disaster Recovery Planning Tool

- **Easy to Use:** Ease of access, ease of change, ease of updates
- **Fully-Integrated:** Ability to collaborate, plan, test, manage and execute when needed. Provide notification.
- **Web-Based:** Build and manage continuity plans that can be accessed from any location at any time
- **Completeness:** Functionality that supports your entire continuity plan
- **Centralized Plan Repository:** One location where all the latest plans and related documents can be found
- **Proven Process & Methodology:** Based on best practices that guides your team through all the phases of a successful continuity program



Business Continuity Management (BCM) Planning

BCM planning is an effort to assure that the capability exists to continue essential business functions across a wide range of potential events. A good BCM plan will enable:

- ✓ Ensuring the continuous performance of a business's **essential functions/operations** during an event.
- ✓ **Protecting** essential facilities, equipment, information, and other assets
- ✓ Reducing or **mitigating disruptions** to operations;
- ✓ Reducing loss of life, **minimizing damage** and losses; and,
- ✓ Achieving a timely and **orderly recovery** from an event and **resumption** of full service.



In Business to Keep You in Business

Collaboration Planning Recovery and Notification

Pre-Planning

Surveys and Tasks

- Plan Audit
- Risk Assessment
- BIA
- Threat Scenarios
- Mitigation Strategies
- Cost Benefit Analysis
- Plan Authoring
- Training
- Awareness

Testing & Exercising
Plan Improvement



Imported Documents
(e.g., Microsoft Word®, Excel®)

Plan Authoring, Approval & Publishing

Plan Authoring – BCP Development

BCP Supporting Information

- Contacts
- Resources Needed
- Reference Material

Include

BCP

- Plan 1
- Plan 2
- Plan 3

Approve & Publish

Incident Management & Notification

Declare Events, Initiate Notification & Manage Plans

Disruptive Event

Plan 1

Plan 3

Activate Plan

Activate Notification

Message from the HQ BCP Manager...

Event Complete

Improvement

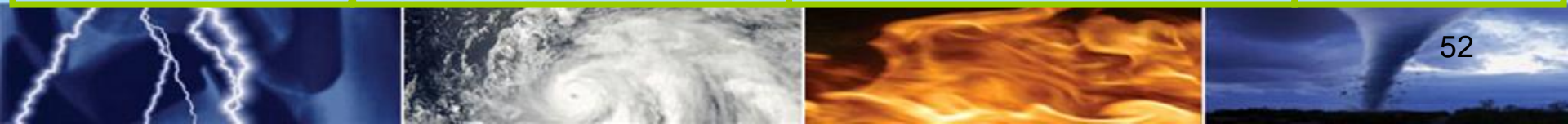
Event Archive

Disruptive Event

Plan 1

Plan 3

Event Log



BCM Value Proposition

- The value proposition for the BCM investment has the potential to provide the following three benefits:
 1. Optimize response times. Quickly and efficiently respond to an incident by gaining an understanding of the organizational threats and risk thresholds (both quantitative and qualitative.)
 2. Reduce downtime losses. Sustain or recover critical functions more quickly and efficiently. (“Was I able to manage and reduce the level of pain encountered during the incident?”)
 3. Increase productivity for normal operations. Provide gains in the efficiency and resiliency of the organization’s key processes. “I now fully understand the requirements of my process and dependencies to other processes,.”
- **Implementation of an effective BCM tool will enable the business to facilitate and demonstrate the ability to define, manage, communicate, train, exercise, maintain and perform ongoing process improvement as related to these BCM value proposition items.**



QUESTIONS????

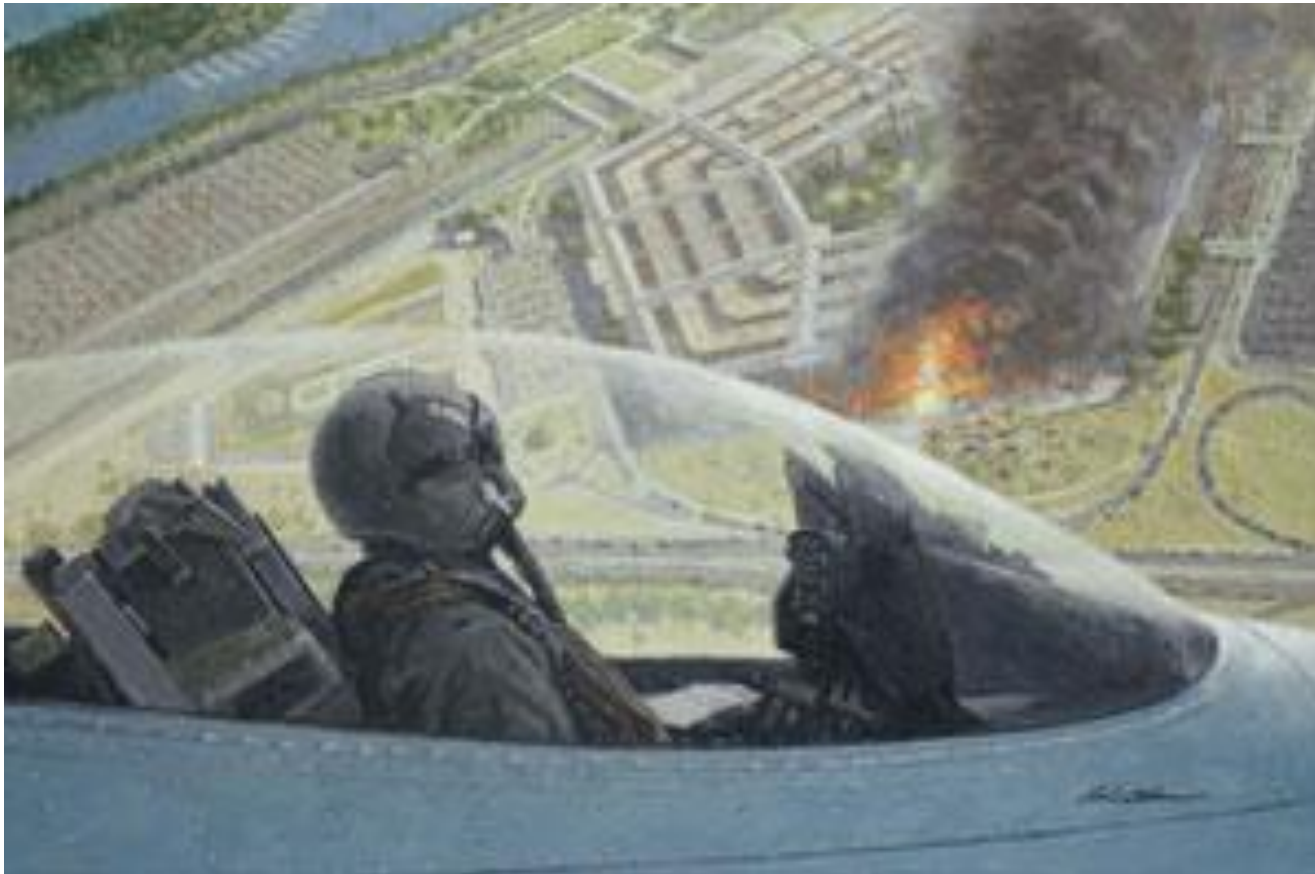
Peter D. Bille
Pbille.isc@paradigmsi.com
719-302-3575





*The Thrills and Chills of
Protecting Bits and Bytes
...And Your Business*

Have a plan



Is this you?

A blue circular infographic with a jagged line graph overlay. The percentage '60%' is centered in the circle.

60%

Percentage of Mississippi small businesses that closed in 2005 after Hurricanes Katrina and Rita.

A yellow circular infographic with a jagged line graph overlay. The percentage '70%' is centered in the circle.

70%

Percentage of companies that go out of business within a year of suffering from a natural disaster.

A red circular infographic with a jagged line graph overlay. The percentage '93%' is centered in the circle.

93%

Percentage of businesses that go bankrupt within a year of losing their data for ten days.

Source: SingleHop.com

Protecting Business

1. Three Deadliest Mistakes
2. What are some options for mitigating risk

*It's not just about backing up,
it's about recovering your business*

Three Deadliest Data Mistakes

1. Inadequate Backup
2. No Data Recovery Plan
3. No Plan for Business Continuity

Natural Disasters



20% of small to medium businesses will suffer a major disaster causing loss of critical data every 5 years.

-Source: Richmond House Group

What's the cause and how much does it cost?

The top four types of disasters to strike small- to medium-sized businesses

- 55%** Hardware failure
- 22%** Human error
- 18%** Software failure
- 5%** Natural disaster



2.26

Average number of disaster recovery events per year for small businesses.



1.49 Hours

Average downtime per event for small businesses.



5.18 Hours

Average length of time to recover from downtime event for small businesses.

\$8,581 PER HOUR

Average cost of downtime for small businesses.

Common Backup Types



Is the cloud a good solution

- What exactly is “the cloud?”

What is the cloud?

- Services hosted in data centers across the globe
 - Infrastructure: storage, backup, security
 - Platforms: computer processing, servers
 - Software: office automation tools

Disaster Recovery in the Cloud

- Strengths:
 - Off-site storage of your data
 - 3-2-1
- Challenges
 - Buyer beware—encryption and quality of service
 - Recovery assistance
 - Bandwidth—internet service
 - Pay as you go

The biggest questions

- “Is it secure?”
 - It depends
 - You get what you pay for...sometimes free is very expensive
- Where is my data?
 - Overseas
 - U.S.-based facilities

Get off the stage...

- Have a data recovery strategy and a business continuity plan
 - Written and tested
 - Focus on recovery and continuity
- Follow a 3-2-1 rule
 - Three copies
 - Two locations
 - Once daily (minimum)

This is NOT you



Percentage of businesses that go bankrupt
within a year of losing their data for ten days.

Source: SingleHop.com

Questions?

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CMIT Solutions

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Lunch & Networking

11:30 am – 12:45 pm





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It's Game Time: Building the Best Offense and Defense for Your Business

Panel #3: 12:45 pm – 2:00 pm



Business

Property Risk



Your Risk

Could be greater than you think

- **Business Insurance won't protect you from floods**
- **Four choices:**
 - 1. Pay recovery costs out of your pocket**
 - 2. Take out a loan**
 - 3. Close your doors (ending your livelihood)**
 - 4. Mitigate potential loss – Purchase Flood Ins.**



Risk Realities

- Even a few inches of water can be destructive
- Can cause tens of thousands of dollars in damage
Commercial flood claims averaged \$75,000 from 2007 to 2011
- Almost 40% of small businesses never reopen



Know What's Covered

Flood insurance covers physical damage to:

- Your property

\$500,000



- Most personal possessions

\$500,000



Coverage Details

Building Property

1. The insured building and its foundation
2. Electrical and plumbing systems
3. Central AC equipment, furnaces, water heaters
4. Refrigerators, cooking stoves, built-in appliances
5. Permanently installed carpeting over unfinished flooring
6. Permanently installed paneling, wallboard, bookcases, cabinets
7. Window blinds
8. Detached garages (up to 10% of Building Property Coverage)
9. Detached buildings require a separate Building Property policy
10. Debris removal



Coverage Details

Personal Contents Property

1. Personal belongings (such as clothing, furniture, electronic equipment)
2. Curtains
3. Portable and window air conditioners
4. Portable microwave ovens and portable dishwashers
5. Carpets that are not included in building coverage
6. Clothing washers and dryers
7. Food freezers and the food in them
8. Certain valuable items such as original art, furs (up to \$2,500)



Coverage Details

What's not Covered

1. Damage caused by moisture, mildew, or mold
2. Currency, precious metals, valuable papers
3. Property and belongings outside of an insured building
4. Living expenses such as temporary housing
5. Financial losses caused by business interruption or loss of use of insured property
6. Self-propelled vehicles such as cars, including their parts



Coverage Details

Basements and Areas Below the Lowest Elevated Floor

- Basement coverage is limited
- Also limited in areas below lowest elevated floor
 - Crawlspace under an elevated building
 - Enclosed areas under other types of elevated buildings
 - Enclosed areas beneath buildings elevated on full-story foundation walls (often referred to as "walkouts")



Resources

- www.floodsmart.gov (FLOODSMART)
- <https://msc.fema.gov/portal> (MSC FEMA)



Flood Map Service Center

<https://msc.fema.gov/portal>



- Official public source for flood hazard information
- Use the MSC to:
 1. Find your official flood map,
 2. Access a range of other flood hazard products,
 3. Take advantage of tools to better understand flood risk



TOGETHER WE STAND
Home Inventory and Asset Management Group, LLC

A company that eliminates the burden of proof after catastrophic loss in an untapped, limitless market.

Carrie Mitchell

Founder/President



Can you remember?



More than 1.5 million residential burglaries occur every year



- Know your insurance policy
- Back up vital electronics regularly
- Store back ups and vital documents off site
- Have a detailed inventory completed

NETWORKING

INNOVATION

PROJECTIONS

SUSTAINABILITY

GROWTH

CONSULTING

MENTORING

BUSINESS

FINANCING

SUCCESS

BREAK



COLORADO SPRINGS *Small Business Development Center*



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Attitude for Continuity: In Case of Emergency, Break Glass!

Keynote: 2:30 pm – 3:45 pm



Happy Hour/Networking

3:45 pm – 5:30 pm





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