

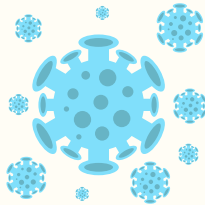
>>> March 2025



# HOW TO PLAN FOR UNFORSEEABLE EVENTS

Date: November 2024

It is important for a business to plan for unforeseen events such as natural disasters, a pandemic, or loss of key staff, in order to ensure preparedness and ability to recover.



## <<< ASSESS YOUR RISK

A back-to-business self-assessment can help you know which disasters are most likely to affect your business (hurricanes, wildfires, flooding, cyberattacks, etc.) and can help you to return to operations faster.



## CREATE A PLAN >>>

Download [FEMA's Small Business Continuity Template \(PDF\)](#)

A business continuity plan includes:

- Identified risks that could disrupt your business.
- Actions to be taken if the unexpected event occurs.
- Key staff and their specific roles in relation to the plan.
- Plans for relocation if your premises is inaccessible.
- Emergency contact telephone numbers.
- Details of where first aid and key documents are stored.
- A list of key documents (insurance policies, financial records) that must be retrieved if the plan is activated.
- A communication plan to broadcast about the disruption.
- A guide as to when the plan is to be activated.

### Resources

- [The Federal Emergency Management Agency \(FEMA\)](#)
- [Planning for Unforeseeable Events Section of the Small Business Toolkit](#)
- [The Small Business Administration \(SBA\)](#)