



BUSINESS DISASTER PREPAREDNESS & CONTINUITY GUIDE

Prepare Today. Protect Tomorrow. Recover Together.

A practical, printable planning resource to help Bay County businesses protect employees, prepare critical operations, and plan for recovery.

Official emergency information

Bay County Emergency Management is the authoritative source for disaster information. During emergency activations, the Chamber operates under the direction of the County EOC through its designated ESF-18 position and supports the ESF-14 PIO team. This guide does not replace official instructions.

Companion publication: Bay County Board of County Commissioners and Bay County Emergency Services, Disaster Preparedness Guide.

Business: _____

Plan owner: _____ Review date: _____

Alternate: _____ Next review: _____

1 | BUSINESS READINESS CHECKLIST

- Identify the evacuation zone for every business location.
- Register decision-makers for AlertBay emergency notifications.
- Assign an emergency coordinator and alternate.
- Identify essential business functions, staff, suppliers, and systems.
- Establish closure, evacuation, and employee accountability procedures.
- Update employee contact information and backup communications.
- Review property, flood, and business interruption insurance.
- Document assets and securely back up business records.
- Identify alternate suppliers, operating locations, and payment methods.
- Plan for extended utility, internet, and transportation interruptions.
- Establish safe reentry and reopening requirements
- Practice and update the plan at least annually.

Know your zone

Review County evacuation information: baycountyfl.gov/511/Evacuation-Zones. An evacuation zone is not the same as a flood insurance risk designation.

AlertBay

Enroll at alertbay.org and select relevant communities. The County guide identifies phone, text, and email notification options.

Locations/zones: _____

2 | EMPLOYEE SAFETY & COMMUNICATIONS

Employees have families, too. Allow time for household preparations, evacuation, care-giving, and other safety needs.

- Tell employees where to obtain official County emergency information.
- Set procedures for closures, schedule changes, and reopening updates.
- Establish backup communications if cellular and internet service fail.
- Set a confidential employee status-check process.
- Plan for reasonable accommodations and transportation challenges.
- Secure employee contact lists separately from this public worksheet.

Assign responsibilities

Responsibility	Primary/Alternate
Emergency coordinator	
Employee notifications	
Facility shutdown	
IT and data recovery	
Reopening coordination	
Other:	

Special needs planning

Employees or family members who may require additional support can review the Florida Special Needs Registry before an emergency. Eligibility and shelter arrangements are determined by the responsible agencies.

Backup contact method: _____

Employee status-check procedure: _____

3 | FACILITIES, RECORDS & INSURANCE

- Identify wind, flood, fire, and utility vulnerabilities.
- Secure exterior objects, signs, inventory, and vehicles when safe.
- Document safe and authorized shutdown procedures.
- Protect payroll, financial, customer, and operational records.
- Test secure off-site or cloud backups.
- Photograph and inventory major assets.

Review insurance before disaster strikes

Discuss commercial property coverage, separate flood coverage, business interruption, deductibles, waiting periods, exclusions, and documentation requirements with your licensed insurance professional. Do not assume flood damage is covered.

Asset/Records	Protection/backup action

Supplies and power

Plan for first aid, safe drinking water, flashlights, weather alerts, chargers, and business-specific essentials. The County guide provides a household disaster supply checklist. Use generators, away from doors, windows, and vents; have electrical connections handled by qualified personnel.

Insurance contact: _____ Records location: _____

Last backup test: _____ Records location: _____

4 | BUSINESS CONTINUITY WORKSHEET

Prepare for multiple hazards: hurricanes, flooding, tornadoes, fires, hazardous materials incidents, severe weather, and prolonged service disruptions.

Essential functions and recovery priorities

Critical function	Backup arrangement	Target

Planning questions

- Which products or services must resume first?
- Who is essential to deliver those services?
- Where can the business operate if the main facility is unavailable?
- How will payments, payroll, and customer communications continue?
- Which suppliers, utilities, and transportation routes are critical?
- What equipment, inventory, and data are required for reopening?

Alternate operating location: _____

Backup supplier: _____

First system to restore: _____

Maximum tolerable interruption: _____

5 | WHEN A DISASTER THREATENS

Monitor and prepare

- Monitor Bay County Emergency Management and official weather sources.
- Review evacuation zones, plans, contacts, and supplies.
- Inform employees, vendors, and customers of operational changes.
- Verify data backups and emergency responsibilities.

Implement protective actions

- Follow official evacuation, sheltering, and public safety instructions.
- Give employees adequate time to protect themselves and families.
- Secure property only when it is safe and authorized.
- Record closure decisions and preserve essential information.

Maintain communication

- Publish verified business operating status and service changes.
- Use backup communicate channels as necessary.
- Avoid unverified road, shelter, or reentry claims.
- Monitor official sources as conditions change.

Safety comes first: Never delay evacuation or other protective action to complete business preparations. Never drive through flooded roadways or around barricades.

Incident notes

Official source: _____

Closure decision and time: _____

Employees notified by: _____

Next planned update: _____

6 | RECOVERY & SAFE REOPENING

Return only when authorities permit. Reopen only when facilities, utilities, staffing, and operations are safe and applicable requirements are met.

- ❑ Confirm official reentry and access restrictions.
- ❑ Account for employees and determine staffing availability.
- ❑ Avoid damaged structures, standing water, exposed wiring, and gas hazards.
- ❑ Photograph damage before cleanup when safe.
- ❑ Contact insurers and retain claims and expense records.
- ❑ Identify utility, technology, workforce, and supplier disruptions.
- ❑ Follow EOC-directed business impact reporting when activated.
- ❑ Verify required repairs, permits, inspections, and approvals.
- ❑ Share accurate reopening information with employees and customers.

Before hiring a contractor

- ❑ Verify licensing, applicable insurance, and references.
- ❑ Request detailed written estimates and contracts.
- ❑ Confirm permits, inspections, and payment milestones.
- ❑ Keep copies of payments and completed work.

The County guide includes additional contractor-selection and cleanup safety information.

Recovery needs

Damage: _____

Utilities/technology: _____

Workforce / supplies: _____

Reopening barriers: _____

Note: Reporting business damage does not automatically constitute an application for financial assistance.

7 | OFFICIAL RESOURCES & ACTION PLAN

- Bay County Emergency Management: www.baycountyfl.gov/
- Evacuation zones: www.baycountyfl.gov/511/Evacuation-Zones
- Alertbay: alertbay.org/
- National Hurricane Center: www.weather.gov/tae/
- Florida Division of Emergency Management: www.floridadisaster.org/
- FEMA Ready Business: www.ready.gov/business
- SBA Disaster Assistance: www.sba.gov/funding-programs/disaster-assistance
- Florida SBDC Network: floridasbdc.org/
- Chamber Disaster Resource Center: panamacity.org/disaster-preparation/

Essential functions and recovery priorities

Action	Owner	Due Date

Companion to the County guide

This publication focuses on business continuity and recovery. For shelters, household evacuation, pets, special needs, emergency supplies, and hazard-specific safety, consult the official Bay County Disaster Preparedness Guide. The County publication acknowledges the Chamber and its 2018-19 Leadership Bay Class for spearheading the guide’s development.

Source: Bay County Board of County Commissioners and Bay County Emergency Services, Disaster Preparedness Guide (2025 edition supplied). This is a Chamber planning resource, not an official emergency bulletin.