



DISASTER PLANNING AND RECOVERY GUIDE

Produced by *Rental Management* magazine

Photo courtesy of Ace Rental



Photo courtesy of Party Pro Rents



Photo courtesy of St. Joe Rent-All



WELCOME



Planning for disasters and recovery

Until it happens to you, you may not give as much time and energy to planning for an emergency as you should. However, being better prepared can help you manage your risk and recover quickly to not only help yourself, but your employees and the communities you serve.

When there is a flood, those impacted often turn to rental stores to provide pumps, dehumidifiers, drying fans, generators and more. After a hurricane or tornado, it is rental equipment like chain saws, skid steers, excavators and more that can play a huge role in helping speed up cleanup efforts.

Having the right inventory on hand to meet the needs of your customers and a plan for you and your employees to communicate and help in times of need is part of what being in the equipment and event rental business is all about.

To help you plan ahead before a disaster, to know what to do during a disaster and understand some of the best practices for

recovery, the ARA Foundation is providing you with this updated Disaster Planning and Recovery Guide.

Inside, you will find personal stories from those who have survived natural disasters as well as their best advice and lessons they learned from their experiences. Infographic guides include advice and can serve as outlines for safety meetings and disaster preparation.

This guide is one part of the ARA Foundation's efforts to help those in need, which includes online resources such as expanded checklists and more. In addition, the Foundation actively provides Disaster Relief Grants for rental businesses and employees and has awarded hundreds of thousands of dollars over the years thanks to the generosity of those who donate to the ARA Foundation.

The Foundation thanks you for your support and urges you to be prepared. ♦



Photo courtesy of Berryman d/b/a Superior Equipment & Events

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ARA Foundation offers disaster relief

Natural disasters can bankrupt a rental business and result in owners and employees losing their livelihoods. That is why the ARA Foundation has actively provided assistance before and after a disaster strikes.

Disaster Relief Grants, for example, have helped both rental businesses and their employees get back on their feet after a disaster.

The ARA Foundation, with ARA Insurance and *Rental Management*, also is providing this guide focused on disaster planning and recovery with personal stories and advice from those who have had to deal with disasters, facts, figures, infographics and more to help you be prepared as weather and natural disasters in the U.S. alone can cause hundreds of billions of dollars worth of damage each year. ♦

Know your risks

Have a clear understanding of what disasters threaten your area and the times of year you are at the greatest risk.



Severe Winter Weather

Nov. 1 – March 1

Northeast, Midwest, Mountain West, Northwest, High elevation in Southeast and Mid-Atlantic



Flooding

March 1 – June 30

Northwest, Mountain West, Midwest



Flash Flooding

Year-round

Nationwide



Tornadoes

March 1 – June 30

Midwest, Southeast, Southwest, Mid-Atlantic



Hurricanes

June 1 – Nov. 30

Gulf Coast and Atlantic Seaboard States



Thunderstorms and Lightning

March 1 – Sept. 30

Central Plains, Southeast, Mid-Atlantic, Southwest



Hailstorms

March 1 – Sept. 30

East of the Rocky Mountains



Wildfire

March 1 – June 1

Southeast

June 1 – Nov. 1

Mountain West, Pacific West, Southwest

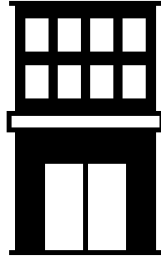
Source: Insurance Institute for Business & Home Safety

FIVE P'S OF PREPAREDNESS



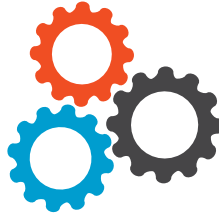
PEOPLE

People are your most valuable assets. Safety of your employees and customers should be at the top of your list. Train your staff on their specific roles and responsibilities, practice your Disaster Preparedness Plan regularly, and review your plan and update as needed annually.



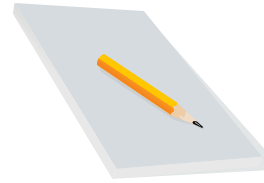
PROPERTY

Store copies of important data off site, including computer backups, building plans, insurance policies, an up-to-date listing of your rental inventory, employee records, and contact information for employees, customers and contractors.



PROCESSES

Evaluate your operation regularly, identify the areas of your business that would cause the biggest impact if they were threatened and create plans to reduce the impact that can be applied in a temporary environment to protect them.



PRODUCTS

Keep up-to-date lists of all rental inventory and business assets. Document these items with photos or video that easily can be provided in the event of a disaster where a claim is filed.



PARTNERS

Identify vendors and contractors who will help you repair or rebuild, including building contractors, repair shops and computer companies.

DISASTER CHECKLISTS

DISASTER SUPPLY KIT

- ✓ Cell phones and chargers
- ✓ First aid kit
- ✓ Battery-powered or handcrank radio
- ✓ Sanitation and personal hygiene items
- ✓ Flashlight
- ✓ Water
 - 1 gal. per person, per day (3-day supply for evacuation, 2-week supply for home)*
- ✓ Extra cash
- ✓ Food and medicine
 - (3-day supply for evacuation, 2-week supply for home)*
 - Food should be non-perishable, easy to prepare items*
- ✓ Multipurpose tool
- ✓ Extra batteries
- ✓ Matches
- ✓ Mask



DISASTER PREP CHECKLISTS

You can't control or prevent a natural disaster, so it is critical to have a plan that outlines what can be done before, during and after a disaster. Being prepared can keep you, your employees and your business safe from a disaster's impact. Throughout this guide, an initial disaster prep checklist has been provided for each of the disasters covered in this supplement.



HURRICANES



It looked like 'a war zone'

Recovering from Hurricane Michael in Florida

By Connie Lannan

Phillip Earley, president, St. Joe Rent-All, Port St. Joe, Fla., has lived through many hurricanes, but never any as severe as Hurricane Michael. When it made landfall about 10 miles from Port St. Joe on Oct. 10, 2018, it was just shy of being classified as a Category 5 storm, with wind speeds of 155 mph. Add to that the tremendous storm surges and the entire area looked “like a war zone,” he says.

Earley lost his house. His employees' homes were severely impacted as well. None of his family nor his employees were hurt. As far as his rental business, the wind collapsed the roof on his warehouse. The roofs on his main building and one of his sheds were damaged as well.

What made matters worse was that Earley had tried to prepare for the storm by moving quite a bit of his smaller

equipment and resale items into his warehouse. The collapse of the warehouse roof made the salvage complicated and time-consuming. He ended up losing much of his smaller rental and retail items. His larger equipment fared better.

This hurricane posed unique challenges. After going through this, he offers the following advice:

Back up everything. “The storm forced me to leave Port St. Joe and stay in Tallahassee for two days. Before I left, I made sure that I had backed up everything. I put those backups in a waterproof container. I took that container with me everywhere I went. It never left my side,” he said.

Establish a way to communicate when all communication avenues are lost. “We had no power, no cell phone service and no electricity. All we had was word of mouth. That made it very challenging to learn what was happening from city and county officials as well as how my employees were doing. My nephew rode out the storm. He was able to open the store on a very limited basis the day after the storm hit. For the next two weeks my employees dribbled in as they could. I wish I would have established a way for all of us to meet somewhere so we could have checked in with everyone,” he says.

Set orderly way to deal with the rush of customers. “In the beginning, we had such a limited staff and so many customers. We had customers lined up to get in, particularly for chainsaws. To make sure we could take care of everyone properly, we had one employee at the door who let a few people in at a time. We took care of those customers and then allowed a few more people to come into the store. Our customers were pretty understanding. If we would have let everyone in the door at one time, it would have been chaos,” Earley says.

Get as much customer information as possible. “Before we got power back on Oct. 16, we did all of our contracts by hand. Without power, we couldn't accept credit cards either. We accepted only local checks and account customers. By the third week, we had a lot of customers from out of town coming in. We took as much information from them as possible, including driver's license number, vehicle information and credit card information. If I could do it again, I would have taken photos, too. Luckily, we didn't have any problems,” he says.

Make sure customers understand their responsibilities. “Our town was devastated. The hurricane took all of our gas stations, and there was so much debris all over that could damage the tires on our equipment. Because of that we put up signs in our windows and at the counter that said, ‘Customers are responsible for flat tires and for fueling the equipment,’” he says.

Be appropriately insured. “I was better insured with my business than with my home. ARA Insurance was great to work with, so we are OK on that front. We had the right coverages to address our damage,” Earley says. ♦

Off-season Preparation

- Assess your vulnerability. What is the likelihood of property damage and business interruption?
- Create your hurricane preparedness plan. Clearly define employee tasks and train them on these tasks.
- Inspect your property and make any necessary repairs on a regular basis.
- Review your preparedness plan and practice implementing it with your staff members prior to hurricane season.



HURRICANES 101

BEFORE

WATCH VS. WARNING

If a Hurricane Watch is issued:

- Potential hurricane conditions exist within the next 48 hours.
- Review your hurricane preparedness plans.

If a Hurricane Warning is issued:

- Hurricane conditions will exist within the next 24 hours.
- Implement your emergency response tasks from your plan.
- Evacuate if directed to by authorities.

Stay informed.

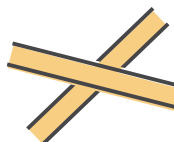
Monitor local television, radio and NOAA weather reports.



Know your evacuation route and fuel up your vehicle.

Protect important documents.

Back up vital documents digitally off site. Store paper copies in a waterproof, wind-proof location.



Anchor or strap down any outdoor equipment, signs or roof-mounted objects.

DURING



Follow emergency instructions. If instructed to evacuate, do so immediately.

Do not drive around barricades.

Roads may be closed for your safety.



Keep in contact with family and staff members. Provide a primary and backup phone number for staff.

IF UNABLE TO EVACUATE

Stay away from all windows and exterior doors.

Seek shelter in a bathroom or basement.



Beware of any lulls. The eye of the storm can be calm, but conditions can quickly worsen as the storm moves through.

AFTER

Wait until the area is declared safe prior to returning.



Enter with caution.

Your home or business could have sustained structural damage from the storm.

Call in key staff members and contractors. Contact your insurance agent to file applicable claims.



Document any damages and set aside any damaged equipment.

Do not drink tap water until you are sure it is safe to do so.



Stay on firm ground. Even shallow moving water can sweep you off of your feet and standing water can be electrically charged.

Contact your insurance agent today to review your coverages and make any adjustments needed to protect your specific operation.



FLOODING



Flood Watch

Be prepared.

- A Flood Watch is issued when flooding is possible.
- Stay tuned to radio/TV. Follow weather.gov and be ready to seek higher ground.
- Learn more at weather.gov/flood.



Flood Warning

Take action.

- A Flood Warning is issued when flooding is happening or will happen soon. Some roads will be flooded.
- Move to higher ground.
- Never drive through flooded roads.

Turn Around Don't Drown®

Do you know how deep the water is?

18-24 inches

of fast-moving water can carry away most large SUVs, vans and trucks.

12 inches

of fast-moving water can carry away a small car.

6 inches

of fast-moving water can knock over and carry away an adult.

Source: National Weather Service

Awakening to a nightmare

Berryman deals with
unexpected flooding

By Connie Lannan

Donna Berryman, CERP, vice president, and her husband, Brian, president, Berryman d/b/a Superior Equipment & Events, Houghton, Mich., awoke on Father's Day 2018 to a nightmare. Their rental business was devastated by massive flooding and a dam break that had occurred overnight.

In addition to their business, the home of one of their employees was severely impacted.

Even with this devastation, they soon opened their business, moving what they could to their warehouse, which is about three-tenths of a mile from their rental operation. "We didn't miss a second. The disaster happened on Sunday around 5 a.m. and we were open at our warehouse by 9 a.m. that day. We were in disaster mode and people needed equipment. We were writing contracts by hand. I had all the calls moved to my cell phone," she says.

The Berrymans have learned a lot

from living through this disaster. They share the following tips:

Back up your computer to off-site locations. "Keep computers high off the floor in case of flooding," she says.

Start taking inventory immediately. "Do not wait for adjusters to arrive," she says.

Give each piece of equipment a new number and photograph everything. "Use a spreadsheet to track losses, the new equipment number, original item number, date of purchase, replacement cost, replaced date and vendor. Go online and locate pricing for your spreadsheet to compare apples to apples," she says.

Use Google Docs to document everything — additional labor time, salvage, conversations, daily activities and more. "When you speak on the phone with someone regarding your loss, send an email to verify the discussion and what you heard," she says.

Ask for help! "When hit with a catastrophic event, you will be overwhelmed. The stress is unimaginable alone. You will need a team to help you get through it," she says. ♦



FLOODING 101



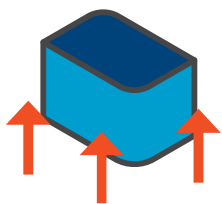
BEFORE

Keep an up-to-date listing of rental inventory and business personal property, including photos or videos of your property.



Install shut-off or backflow valves on drains, toilets and other sewer connections.

Hire a licensed electrician to raise electric components — switches, sockets, circuit breakers and wiring — at least 12 in. above the projected flood elevation.



Store materials and equipment off the floor.

Stockpile sandbags, sand, gas-powered water pumps, squeegees, mops and shovels to combat and clean up floodwaters.



DURING

Monitor local radio, television and National Weather Service alerts for information. If an evacuation is ordered, do it before the flood comes.



Contact your customers who have equipment out on rent; if they are located in an area that is likely to be impacted, arrange early pickup/drop off or ask them to move the equipment to higher ground.

Turn off utilities — including gas, electricity and water.



Move all vehicles and rental inventory to higher ground if possible.

Do not drive through flooded roadways and never cross any barriers.



AFTER

Return home or to your business once authorities tell you it is safe.



NEVER use matches, lighters or naked flames as there is the potential for a gas leak after a disaster.

Be aware of any power lines that could be down, building materials that could be damaged and other hazards.

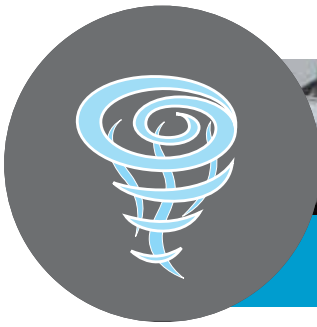


Do not drink water that has potential flood water contamination.

Never use a generator or any other gasoline-powered engine inside your home, garage or business, or within 20 ft. of any open window, door or vent.



Contact your insurance agent today to review your coverages and make any adjustments needed to protect your specific operation.



TORNADOES



Teamwork keeps business going

Party Pro Rents handles multiple disasters

By Connie Lannan

Stephanie Layson, owner of Party Pro Rents, Tulsa, Okla., had just completed a new warehouse and was working on the last phase of the buildout when at 1:30 a.m. on Aug. 6, 2017, a tornado struck. Two new air conditioners that had just been installed the previous week slammed into a taller portion of the warehouse, knocking open a hole that exposed product. In addition, a 20-by-20-ft. section of roof peeled off the warehouse. Another portion, where Layson had planned to build a new showroom, collapsed. Walls came down. Twisted metal pushed the foundation concrete out. Vehicles also were damaged, including a box truck that was peeled back like a tuna can.

This was the fourth disaster Layson has had to deal with. All have taught her essential lessons.

This one, because of the extensive physical damage, taught her even more:

Back up everything to the cloud.

Verify that you are not underinsured, not only with your agent but also with the insurance company that is paying the claim. “We had a separate auto insurance policy. It had its own deductible of \$5,000 per vehicle. We had one box truck with \$18,000 worth of damage and had a \$5,000 deductible. For our

buildings, we were not underinsured, but we had a 2 percent deductible for wind and hail on each building. That translated to more than \$150,000 in out-of-pocket expenses,” she says.

Hire a general contractor who has experience working with insurance claims. “They talk the same language as insurance adjusters. They also know the codes and laws, which is very helpful,” Layson says.

Make sure your inventory records are in order and document all occurrences on a daily basis. “For instance, many of our thousands of tablecloths were all wet. We had to wash and rebag them. There is a lot of money connected with rebagging your product. Keep a daily organization of everything that occurs so you can share it with your insurance company,” she says.

Rely on your team. “Going through a disaster is mentally exhausting. You are trying to take care of everything associated with the disaster as well as run your business. We have a great team. For two weeks it rained in our warehouse before they could put on a new roof. Every day my staff diligently mopped up the water and protected our inventory. Thanks to everyone’s efforts, we didn’t lose much inventory,” she says. ♦

Did you know?

Each year tornadoes
cause approximately
\$400 million
in damages in the U.S.



80

The average number of
people who are killed
by tornadoes
each year in the U.S.

1,274

The average number of
tornadoes each year in the U.S.

TORNADOES 101

BEFORE

WHAT TO WATCH FOR

- Skies that turn dark or have a greenish cast.
- A wall cloud — a cloud that lowers abruptly — getting closer to the ground.
- Formation of severe storms, including lighting, thunder, heavy rain and hail potential.
- A loud roaring, resembling a freight train passing.



Make sure that your **Emergency Preparedness Plan** includes shelter in place procedures and practice these steps with your staff.

Back up all customer information on a protected server.



Have policies and procedures in place for handling the influx of calls after the tornado or severe weather has passed.



Secure rental inventory as best you can. Contact rental customers that have your equipment to make sure they have secured your equipment.

DURING

Stay informed: **Listen to the news and have a portable battery powered radio** available.



Seek shelter immediately if you see a tornado. If possible, move to an interior room or hallway on the lowest floor.

Take additional cover by shielding your head and neck with your arms and putting materials such as furniture and blankets around you.



Do not take shelter in vehicles — if possible, do not allow employees or customers to leave and get in their vehicles if a tornado is imminent.

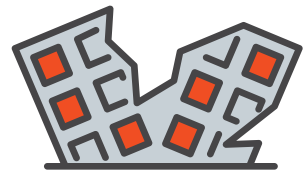


Remain sheltered-in-place until the threat has diminished.

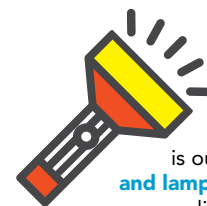


AFTER

Do not enter damaged buildings until you are told that they are safe and stay clear of broken utility lines.



Stick to your rental policies as a way to protect your business from fraudulent rentals.



If your power is out, **use flashlights and lamps** — not matches, lighters or candles.

Be careful during cleanup.

Wear thick-soled shoes, long pants and work gloves.



Call your insurance company and the ARA Foundation to see what other disaster assistance is available.

Contact your insurance agent today to review your coverages and make any adjustments needed to protect your specific operation.



WILDFIRES



How to use a fire extinguisher

- Always operate the extinguisher from a safe distance, several feet away, and then move closer to the fire once it starts to diminish.
- Once the fire appears to be out — don't walk away. Monitor the area for a few minutes in case it re-ignites.
- The National Fire Protection Association (NFPA) states that after use, even if just a short burst, you should recharge or replace the extinguisher immediately.
- It is recommended that hands-on training is done prior to operating a fire extinguisher. Most local fire departments offer this service. ♦



P. PULL THE PIN

A. AIM AT THE BASE OF THE FIRE

S. SQUEEZE THE HANDLE

S. SWEEP FROM SIDE TO SIDE

Losing it all in one fell swoop

Ace Rentals deals with tragic fire

By Connie Lannan

Alan White, owner of Ace Rentals in Paradise, Calif., lost everything — his business, his home and his fifth wheel — in the Camp Fire, the deadliest wildfire in California history, which claimed at least 66 lives and burned more than 142,000 acres in the northern part of the state in November 2018.

After receiving an evacuation notice, he left his business for home to hook up his fifth wheel. Shortly after he got home, the fire was over his back fence. He couldn't get back to work, so he tried to evacuate. That became treacherous, too, as fire was encroaching on both sides of the evacuation route. He had to abandon his fifth wheel and jump in a car with someone he had never met, driving around downed power lines to get out of town. He was lucky to get out alive. So were his employees.

White knows the recovery process will be long, but he already has gathered valuable lessons to share.

Back up everything to the cloud. "I had my business operations backed up by my rental software company, but my accounting backup was on memory sticks that I kept at my home. I lost all of that backup," White says.

Keep your inventory as accurate as possible. "When you buy new equipment or trade in equipment, enter everything properly in your rental software program, including your purchase price, model and serial numbers, and freight, so you know all of the details of that piece of equipment and what it really cost to get it to your doorstep," he says.

Make sure that your insurance is enough to do what you need it to do if you lose everything in one fell swoop. "That includes having a replacement policy and fully funding your loss of use policy. Every year, go through your insurance and make sure all is current. I have a great agent and everything was good, except my loss of use policy. I had enough coverage for five months as I never dreamt that I would lose all of my equipment in one fell swoop," he says.

Don't burn your bridges with family and friends. "I lost my home and my business. I am now living in my fifth wheel on my former spouse and her husband's property. I have a number of friends who have offered me space. Living in the trailer lets me have some semblance of privacy and normalcy. My friends and family have helped me deal with this tragedy," he says. ♦

WILDFIRES 101



BEFORE

Listen to local radio, NOAA radio or television **for the most up-to-date information.**



Be prepared to evacuate.

Make sure that your emergency kit is well stocked. Do not forget to include medications and medical supplies, if applicable, and keep it in your car.

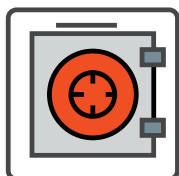


Limit exposures to smoke and dust, if you are not ordered to evacuate.

Close windows and doors and avoid the use of fireplaces or gas stoves.

Gather important documents and insurance cards and policies.

Place them in a fireproof safe location.



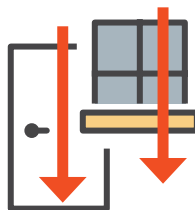
DURING

Use masks to keep harmful particles out of the air you breathe. Burning materials and vegetation release toxic chemicals, poisonous gases and other contaminants into the air.



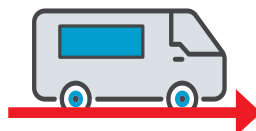
If it is safe to do so, **remove any combustible items from the exterior of the property** — move them inside, if you are able.

Turn off air conditioning/air circulation systems.



Keep your windows and doors closed.

If advised to evacuate, do so immediately. Lead your employees on a route away from the fire hazard.



AFTER

Minimize your exposure to contaminated areas.

If you need to enter a damaged structure, make sure that you are wearing proper personal protective equipment (PPE).



Make sure that the area is properly ventilated. Open doors and windows to ventilate the space prior to prolonged exposure.

During cleanup, avoid using shop vacuums and other common vacuum cleaners. These resources do not filter out the small particles that can be blown into the air and inhaled.



Do not reenter the building until it is safe to do so.

This could include waiting for official communication from the fire department or other emergency response officials.

Contact your insurance agent to report any claims, if applicable.



Contact your insurance agent today to review your coverages and make any adjustments needed to protect your specific operation.



EARTHQUAKES



Dealing with complete chaos

Understand the magnitude

By Connie Lannan



Brad Dinger, president, Industrial Services, Los Angeles, was serving as the manager of Northridge Equipment in Northridge, Calif., on Jan. 17, 1994, when Northridge was hit by a magnitude 6.7 earthquake that claimed 57 lives and severely impacted the greater Los Angeles area.

The earthquake hit at 4:31 a.m. Dinger immediately left his house to get to the business. Nearly three hours later, after confronting a gas line explosion on the way, he finally arrived to find the entire block wall that surrounded the facility down and the building split in two, with a large crack between the operations and mechanics sides of the building. There was no power, so he hooked up generators to the phones and immediately started calling people to come in and asked surrounding branches to transfer equipment to his operation.

It was chaos. The state highway overpass collapsed onto Interstate 5, fires erupted, people were trapped in buildings and water mains broke, flooding streets. For the next four months, Dinger lived at work, breaking only to sleep in a local hotel.

Living through this disaster taught Dinger many lessons that he adheres to, even today, including:

Be highly organized and document everything. “I had every fire department in L.A. coming to get equipment. To sit and get their information could have taken hours. A trick I learned was to put the name and number of the fire station on a hand-written invoice, have the person print and sign their name and then they were done — out the door in 30 seconds. We got the information we needed, so we could track it down later after the dust settled,” he says.

Differentiate the immediate from the long-term needs. “You have to prioritize.

Would you rather help someone who was trapped or fill up a propane tank for someone who is sleeping in their RV. You have to understand the magnitude. It was incredible the speed of the emergency responders,” Dinger says.

Make sure you get the cell phone number of the decision-maker. “I learned that after delivering a reach forklift machine at 3:30 p.m. to the Northridge Meadows apartments, where people were trapped. The next morning, I received a call from the fire captain, telling me to get the machine out of there. I got there at 6 a.m. The National Guard was there and had everything barricaded off. They told me I couldn’t come in to get the machine. I said I was told that I needed to take it out. Luckily, I saw the captain, who then yelled to let me in. I was able to get the machine and then deliver it to another site that needed it,” he says.

Take a deep breath, make smart business decisions on the spot and keep going. “In times of crisis, you have to go with your gut, make a decision and move forward. I learned to get the most bang for the buck by working inside out, first handling the needs closest to you,” he says.

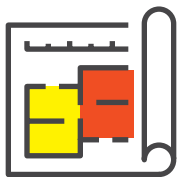
Put your disaster plan in place when people show up. “I couldn’t put a plan in place until I had the people in place. Not everyone could come in. As soon as the people and my customers showed up, I put a plan in place. I put my strongest people dealing with accounts. Cash customers will only be there for the short term. We had a mechanic who did nothing but assemble new equipment as we bought it. We had a dispatcher dispatching Northridge trucks. We had another dispatching outside haulers, including 10 outsider haulers who ran 24 hours a day,” he says. ♦

EARTHQUAKES 101



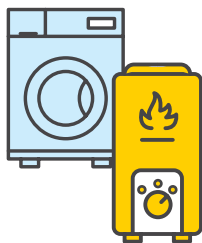
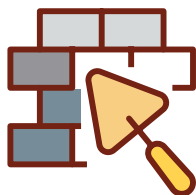
BEFORE

Develop and communicate an earthquake plan with your employees. Practice it regularly.



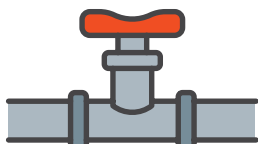
Ensure your building meets or exceeds current code requirements for seismic resistance.

Repair any cracks in walls, beams and the foundation, in addition to other weaknesses caused by slumping or heaving.



Anchor water heaters, furnaces, refrigerators and gas appliances to nearby wall studs.

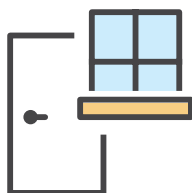
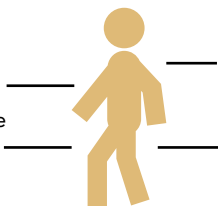
Install flexible connections and break-away shut-off valves on all chemical, flammable liquid and gas lines.



DURING

Minimize your movements.

Take cover under a sturdy table, crouch in an inside corner or stand in a strong, load-bearing doorway.



Stay away from windows, outside doors and walls.

Avoid any item that could fall, such as lighting fixtures, large furniture and walls.

Cover your face and head with your arms.



If you are outside, move away from buildings, trees, streetlights and utility wires, and drop to the ground.

If you are in a moving vehicle, **stop as quickly as possible** away from buildings, trees, overpasses and utility wires.



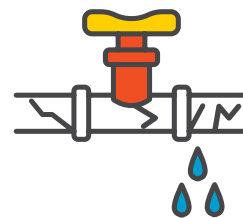
AFTER

Check yourself and your employees for injuries. Provide first aid to anyone who needs it.



Listen to local radio, NOAA radio or television **for the most up-to-date information.**

Stay out of damaged areas, including any affected buildings.



If you find that damage has occurred, **shut off the proper valves** if it is safe to do so, and report it to the authorities.

Expect and be prepared to **experience aftershocks.**



Contact your insurance agent today to review your coverages and make any adjustments needed to protect your specific operation.