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Consultant provides advice for firms in handling a business disaster

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SCHUYLER — Businesses, nonprofit organizations, and government agencies should have a plan on how to proceed in case they have to react to a natural disaster, a technological mishap, or a human-caused problem that could affect operations.

That's some of the advice from Timothy Riecker, a partner in Emergency Preparedness Solutions, LLC (EPS), which is headquartered in Schuylers in Herkimer County.

Riecker has served in public safety for more than 16 years, including 13 in the field of emergency management, according to the EPS website.

Have a plan

Disasters usually aren't the first issues on an owner's mind when a new business is establishing its footing, Riecker says.

"But, certainly, as early as possible, it needs to be a consideration for the business," he adds.

Company owners put plenty of thought into their business plans, their market research, revenue forecasts, and the markets where they can sell their products. But Riecker doesn't believe business owners place enough emphasis on mapping out contingency plans.

A business-continuity plan seeks to help a company remain "resilient" and minimize losses in the event of a disaster, he says.

"You may have to shut your doors for a couple of days, but that's much better than having to shut down permanently," Riecker says.

Insurance companies, he says, need to be "in the loop on it."

Riecker believes insurance firms like to see their clients developing emergency plans to minimize losses, which also

minimizes insurance reimbursements.

"Insurance definitely needs to be a big part of this because that's the only way that any entity can truly, in the end, protect against some of those fiscal and financial losses," he says.

He specifically mentioned flood insurance, noting that losses from flooding aren't covered under regular insurance policies.

After a business develops an emergency plan, Riecker suggests reviewing the contents at least once a year to make sure that "everything is still up to date and still relevant."

He usually lumps hazards into three primary categories, he says.

"We look at natural hazards, we look at technological hazards, and we look at human-caused disasters," Riecker says.

Natural disasters can be weather-related, including a flood, a hurricane, or even a wildfire. A technological hazard could result from a problem in a firm's information-technology system that wasn't intentional.

A human-caused hazard is something that happened intentionally, such as terrorism, arson, or another criminal act.

Central New York business owners deal with winter storms and, in some locations, flooding is also a concern, Riecker says. Technology-related problems are often internal problems, but problems nonetheless, he adds.

"A small company uses its own proprietary computer system and that fails and they have a major data loss. Well, that's a disaster to that company," Riecker says.

Fire is the number-one hazard for a small business, while flooding is the num-



Riecker

ber-one hazard worldwide for loss of life and property, he adds.

If major flooding arises, as it did in the Mohawk Valley in 2013 and in the Binghamton region in 2011, "it can be pretty significant."

In those events, businesses have to consider the direct effects to operations and property and the indirect impacts, such as the effects on company employees.

"If employees are flooded out, then they're probably not going to come to work for a while because they have to take care of their home and their families," Riecker says.

Weather events can also disrupt transportation routes, which can impede employees and suppliers from reaching a business and any distribution of products from that business.

Businesses simply have to be prepared to deal with a "whole gamut of issues" that can result in both direct impacts and indirect impacts.

About EPS

Emergency Preparedness Solutions is a private consulting firm specializing in emergency and disaster planning, training, and exercises for private sector, government, and nonprofit clients.

EPS contends it provides services through individualized experiences, focusing on the unique needs of each individual client to prepare them for the direct and cascading impacts of naturally occurring and human-caused disasters.

Its goal is to help clients be better prepared for disasters, resulting in preservation of life and property and minimizing financial impact. EPS serves clients locally and nationally, both as a primary consultant and as a subcontractor. □

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