



WILDFIRE SEASON

HOW TO PREPARE FOR ROLLING BLACKOUTS

DURING WILDFIRE season, utilities with equipment in at-risk areas will often cut power during high-wind events to reduce the risk of ignition from downed power lines.

While the practice can prevent a fire from starting, it can put businesses in a bind by hampering operations and even putting perishable items at risk of spoiling if the outage lasts for an extended period.

With the specter of multiple-day power outages always looming during wildfire season, businesses need to be prepared to keep their operations going and prevent losses that may not be covered by insurance.

Fortunately, businesses can take steps to ensure resilience and the ability to function during power outages, especially if they last a few days. The following is good advice for any business, as blackouts can also occur during heavy storms and natural catastrophes.

Identify processes that would be most affected

These processes will differ from business to business, but once you put them all down on paper, it will be easier to plan how to keep those functions going.

Create a continuity plan

Once you've identified your key processes, brainstorm on how you can keep them going without your typically reliable power supply.

Write up an emergency response plan and share it with your staff so they know what to do in a power outage and the steps to take to protect equipment. Employees should also know where to exit the building if they need to evacuate.

Also, build an emergency kit and include first aid supplies, flashlights, batteries, water, safety gloves, a battery-powered radio and other items your business might need.

Set up a backup power system

Consider investing in a backup generator that is right for your business needs. With a generator, you can continue to run critical aspects of a small business during a power outage. This is especially

important if you have perishable inventory, like a restaurant, food distributor or grocery store, to avoid spoilage.

Cloud storage and Wi-Fi

If you have not done so, you should secure a means of paperless document and file storage in the cloud.

Also, prepare a system of battery-powered mobile wireless hotspots that connect via cell towers, so that even if the internet goes down, you can finish important tasks requiring web access, such as setting up an e-mail auto-response.

Protect your electronic equipment

Equipment that contains sensitive components and plugs into a wall outlet, like a computer, could benefit from a surge protector, which protect them from the powerful rush of electricity when the power comes back on.

Buy an uninterruptible power supply unit

This is essentially a portable battery with power outlets, allowing you to plug in electronics and continue using them during an outage. They come in numerous sizes, and the more they cost, the more power they can store and deliver.

Some of these units can supply power to a small building, and you may be able to purchase a solar panel that can recharge the unit.

Invest in the right insurance

If you've got business interruption insurance, you may be covered for losses related to the outage, but it all depends on the specific wording in your policy. The cause of the outage might matter, and your coverage might only kick in if the outage lasts for a certain duration.

However, if the loss is the result of a power outage due to the utility, you may not be able to get compensated for these losses by a business interruption policy. Also, while most commercial property policies include business interruption coverage, it only kicks in in the case of physical damage to the property.

That said, some policies cover power outages by default.