In addition to emergency planning and communicating with employees, there are steps you can take to safeguard your company and secure your physical assets.

Review Insurance Coverage: Inadequate insurance coverage can lead to major financial loss if your business is damaged, destroyed or simply interrupted for a period of time. Insurance policies vary, so check with your agent or provider about things such as physical losses, flood coverage and business interruption. Understand what your policy covers and what it does not.

Prepare for Utility Disruptions: Businesses are often dependent on electricity, gas, telecommunications, sewer and other utilities. You should plan ahead for extended disruptions during and after a disaster. Speak with service providers about potential alternatives and identify back-up options such as portable generators to power the vital aspects of your business in an emergency.

Secure Facilities, Buildings and Plants: While there is no way to predict what will happen or what your business' circumstances will be, there are things you can do in advance to help protect your physical assets. Install fire extinguishers, smoke alarms and detectors in appropriate places. Secure ingress and egress and plan for mail safety. Plan what you will do if your building, plant or store is not usable. Secure valuable equipment. And make sure your building's heating, ventilating and air-conditioning (HVAC) system is working properly and is well-maintained.

Improve Cyber Security: Protecting your data and information technology systems may require specialized expertise, but even the smallest business can be better prepared. Use anti-virus software and keep it up-to-date. Don't open email from unknown sources. Use hard-to-guess passwords. Protect your computer from Internet intruders by using firewalls. Back up your computer data and download security protection updates known as patches regularly.