

APPENDIX C: Home-Based Business Information

If your business is based out of your home, disaster and emergency preparedness are still important. Below are some important things you should consider which home-based business specific:

Home-Base Business Emergency Plan

Working from home means you not only have to safeguard your family but also the means to make your living – your business. Having a plan in place should you have to evacuate, lose water and power for an extended period of time are all situations to plan for.

The Provincial Government has excellent resources for getting your “Household Emergency Plan” in place. https://www2.gov.bc.ca/assets/gov/public-safety-and-emergency-services/emergency-preparedness-response-recovery/embc/preparedbc/2015_household_emergency_plan_v03_web.pdf

Home Hazard Assessment

Your home can be impacted by a variety of disasters: floods, wildfires, extreme weather, etc. Be familiar with the hazards in your area and prepare a home safety checklist. Consider having a professional assess options for dealing with your home and property structural issues or hazards.

Home-Based Business Insurance

Make sure your business operations are covered in your insurance. Home Insurance does not necessarily cover you home-based business operations. Consider asking your insurance professional about what is exactly covered in your policy and what additional coverage you should have (liability, loss of data or income).