



# **AAFP Practice Preparedness Guide for Disasters and Emergencies**



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## Introduction

As natural and human-caused disasters have become more frequent and widespread, it is important for physician practices and ambulatory settings to be equipped with the necessary information and materials to handle disasters and emergencies effectively. Developing a comprehensive practice preparedness plan is essential to ensure the safety of staff and patients on site.

This guide will help you prepare your practice for a disaster or emergency. It provides information and resources you and your practice team can use to think about and develop a disaster plan, as well as plans for emergency notification and communication, emergent or scheduled evacuation, and shelter-in-place. It will also help you assess the resources and supplies you currently have and identify what you will need in the event of a disaster or emergency.

The following practical tools are included in this guide:

- Insurance coverage information form
- Support system contact information list
- Employees' emergency contact information list
- Staff responsibilities in a disaster or emergency
- Nonmedical supplies checklist

Also included is a list of numerous helpful resources to provide additional guidance as you develop a comprehensive preparedness plan for your practice.

### Key Considerations for Developing a Preparedness Plan

- Identify potential disasters and/or threats that could impact your physical practice. Analyze the practice's greatest vulnerabilities. Consider specific risks, including utility failure, natural gas exposure, water main damage and fire.
- Select key staff members to help develop the disaster preparedness plan.
- Create checklists of actions to take in a disaster or emergency.
- Build emergency kits.
- Identify and assign staff responsibilities for specific tasks in the event of a disaster or emergency.
- Consider ways you can use technology to implement the preparedness plan (e.g., text chains to communicate with staff, apps to create mobile checklists).

Information from Porcaro JM. When seconds matter: disaster preparedness for the physician practice. October 23, 2024. Accessed April 14, 2025. <https://www.wtwco.com/en-us/insights/2024/10/when-seconds-matter-disaster-preparedness-for-the-physician-practice>

## Disaster Plan

### INSURANCE COVERAGE

Evaluating your current insurance coverage should be one of the first steps in the disaster planning process. On an annual basis, review your insurance coverage, including insurance policies and lease or mortgage documents for your building and equipment. Doing so will help you determine your risk of loss and how your practice would be affected in the event of a disaster or emergency that destroys or temporarily prevents use of the building or equipment.

Ensure your coverage is up to date, keeping in mind that insurance policies often have a waiting period of 48 to 72 hours before coverage begins. Now is also the time to document your property. Take videos and photos of your practice's building and equipment. Email these to yourself, keep physical copies off site and provide copies to your insurance agent.

**INSURANCE COVERAGE INFORMATION FORM**

Last Updated \_\_\_\_\_

Insurance Company \_\_\_\_\_

Agent \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Email \_\_\_\_\_

Type of Insurance	Policy Number	Deductible	Policy Limits	Coverage (general description)
Property				
Business Interruption				
Practice Overhead				
Professional Liability				

**Coverage Considerations**

Policy provides sufficient coverage for replacement costs of lost assets.  Yes  No

Will the depreciation formulas leave you in the negative?  Yes  No

Policy covers all leased and owned equipment and supplies.  Yes  No

Policy covers business interruption.  Yes  No

If so, list documentation required for compensation:

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Policy covers extra expenses following a disaster.  Yes  No

If so, list documentation required for compensation:

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Policy includes debris removal.  Yes  No If not, is it needed?  Yes  No

Policy includes disaster insurance:

• Earthquake coverage:  Yes  No If not, is it needed?  Yes  No

• Fire coverage:  Yes  No If not, is it needed?  Yes  No

• Flood coverage:  Yes  No If not, is it needed?  Yes  No

• Tornado coverage:  Yes  No If not, is it needed?  Yes  No

• Water damage coverage:  Yes  No If not, is it needed?  Yes  No

• Wildfire coverage:  Yes  No If not, is it needed?  Yes  No

Notes:

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## SUPPORT SYSTEM

Neighboring businesses, vendors and other associates of your practice may provide you with valuable support before, during and after a disaster or emergency. Maintaining a list of utility companies, suppliers, contractors and other service providers can save you time and effort when you need support. Designate a key staff member and an alternate to be responsible for contacting your practice’s insurance agent(s) and other support system contacts at the appropriate time.

Since cell and landline phone services may be disrupted during and after a disaster, you should include both phone numbers and email addresses for your contacts. You should also list alternate contacts from outside your area in case a disaster or emergency affects the entire community.

### SUPPORT SYSTEM CONTACT INFORMATION

Last Updated \_\_\_\_\_

Resource	Service	Contact Number and Customer ID Number	Other Contact Info (email, fax, etc.)
<b>Utilities</b>	Electric		
	Gas		
	Internet		
	Phone		
	Water		
<b>Suppliers</b>	Laboratory supplies		
	Medical/business equipment		
	Medical supplies		
	Office supplies		
	Computer/hardware support		
	Billing/coding software support		
	Electronic health record software		
	Truck/equipment/tool rental		
<b>Contractors</b>	Carpentry/general contractor		
	Document recovery service		
	Electrician		
	Flooring		
	General cleaning		
	Heating/air conditioning		
	Plumbing		
	Restoration and cleaning service		
<b>Other</b>	Accountant		
	AAFP chapter		
	Disaster reponse team (if available in your community)		
	Leasing agent/landlord		
	Professional liability insurance		
	Property insurance		
	Medical society		
	American Red Cross	(800) 733-2767	
	Federal Emergency Management Agency	(202) 646-2500	



## EMERGENCY NOTIFICATION AND COMMUNICATION

Your communication plan should include protocols for the following situations:

- **Emergency or evacuation notification:** Staff will be responsible for informing all patients in the office of necessary actions. If evacuation is required, a designated staff member will serve as the assembly site manager. They will use the practice sign-in/sign-out log to verify that everyone is accounted for at the specified assembly site outside the building.
- **Unexpected practice closure:** Staff will notify patients via a preestablished communication method (e.g., text, email, patient portal). A designated staff member (e.g., front office staff, practice manager) will update the practice's answering service. If remote call forwarding is necessary, a key staff member (or their alternate) will activate it.
- **Need to transport large number of patients to local hospital(s):** A key staff member (or their alternate) will communicate with the ambulance/medical transport service and hospital(s), as appropriate.
- **Unsafe or impossible to open the practice:** The practice manager will notify staff via a preestablished communication method (e.g., text chain, email alert) by a set time in the morning and give instructions on when to expect further notification. If possible, a key staff member (or their alternate) will post a notice on the practice's entrance door, providing contact information to authorities, patients and others.

### Evacuation Plans — Emergent and Scheduled

Staff will be alerted to emergencies by a warning system (e.g., fire alarm) or as indicated in your practice's communication plan. This plan should specify how to notify and instruct patients and others on evacuation procedures if an emergent evacuation is necessary. In the event of an alarm or other public alert, the personal safety of staff, patients and others should be prioritized over asset protection. However, if danger is not imminent, staff may take time to gather important items (e.g., coats, car keys). If an alarm sounds while a patient is undergoing a procedure, the key staff member (or their alternate)

will notify staff performing the procedure and determine the best course of action to expedite or end the procedure and get the patient to safety.

Once everyone has evacuated the practice, a designated staff member will serve as the assembly site manager. They will use the practice sign-in/sign-out log to verify that everyone is accounted for and will report to the building manager, fire marshal or other relevant authorities.

Some situations (e.g., hurricane or wildfire threat) allow for scheduled evacuation. In these instances, a staff member will monitor weather reports and update the key staff member (or their alternate) as needed. When evacuation is ordered, the key staff member (or their alternate) will be responsible for shutting down the practice.

### Shelter-in-Place Plan

In the event of a severe storm or other emergency, staff and patients may be required to take shelter where they are and remain sheltered until otherwise directed. Warnings will be sounded either by public sirens or an internal communication protocol. Your shelter-in-place plan should state how many times your practice will conduct a shelter-in-place drill during the year. At a minimum, these drills should take place once per year and with new staff.

#### Considerations for Evacuation Planning

- How will staff be alerted to office closures if an emergency occurs after business hours?
- In case of an evacuation, where is the designated assembly site?
- What is the evacuation plan for people with disabilities or others who need special accommodation to be transported? Do platforms in stairwells have sufficient room to accommodate people who use wheelchairs and might need to wait for rescuers? If not, what are alternative safe areas?
- In what circumstances should staff take the time to secure valuables, drug cabinets, etc.?
- In what circumstances should computers and servers be shut down?
- In what circumstances should immediate evacuation be undertaken without regard to securing the premises or taking precautions to protect practice assets?
- What is the process for staff to stay in contact during an evacuation period?
- In case of an extended evacuation period, what is the plan for continuity of income, payroll and accounts payable?

**You evacuation plan should designate a specific assembly site where patients, staff and others evacuating from the practice will gather after exiting the building.**

A key staff member and an alternate should be assigned the shelter manager role for shelter-in-place situations. The shelter manager is responsible for coordinating movement to the shelter area; ensuring the safety and comfort of patients, visitors and staff; working with other staff members to facilitate outside communications; and monitoring the emergency situation.

## GENERATOR USE DURING SHELTER-IN-PLACE

Staff and patients who have to shelter in place may need access to a backup or alternative power source. To ensure this option is available for your practice, you may want to purchase a generator. There are two basic types of generators: standby and portable.

- **Standby generators** are permanently installed as a part of the building's electrical system. They usually have a transfer switch that is automatically activated when it is needed and automatically shuts down when it is not needed. The switch prevents feedback, which may occur with a portable generator. Standby generators should only be installed by trained professionals who know what permits and notifications are required in your area prior to installation.
- **Portable generators** are smaller than standby generators and should be used with caution. Before purchasing a portable generator, check your utility bill to determine how much energy your practice uses each month. You can estimate your average daily power usage (but not peak usage) by dividing the average monthly power usage by the number of days of actual business operation. Be sure that the portable generator you purchase offers enough power to meet your emergency needs.

All generators are powered by gasoline or propane, both of which may be in short supply during a disaster or emergency. Consider purchasing and storing gasoline or propane for emergency use in a safe place. Follow all manufacturers' directions for generators regarding refueling and usage. **Never** refuel a running generator.

## Staff Training

Practice staff should participate in preparedness training at least once per year or more often if there are significant staff changes. This training should emphasize that patient safety is the number one priority during a disaster or emergency. It should also cover the following information:

- Locations of all fire extinguishers and how to use them
- Warning notifications and the emergencies they indicate
- Staff communication protocols
- Approaches to keep patients calm
- Contact information for emergency services (e.g., fire station, police station)

New staff members should receive a copy of your practice's comprehensive preparedness plan for disasters and emergencies. All staff members should be required to review the plan annually and participate in scheduled practice drills. Questions about practice preparedness should be directed to a designated key staff member (or their alternate).

## PRACTICE DRILLS AND SIMULATION EXERCISES

Practice drills should take place at least once per year and with new staff. They may include both evacuation and shelter-in-place drills. Before an evacuation drill, be sure to confirm all exits are clear. Track how long it takes for everyone to evacuate and note any areas for improvement.

**Your practice's preparedness plan should specify when practice drills will be conducted during the year.**

Crisis management simulations and emergency preparedness drills are structured exercises/activities designed to mimic real-world emergency scenarios. By engaging in simulation exercises, your practice team can develop and rehearse the skills needed for effective communication, coordination and decision-making in an active emergency.

## Learn More About Simulation Exercises

- From Chaos to Control With Emergency Preparedness Drills: The Role of Simulation Exercises in Emergency Preparedness (Enigma Advisory Disaster Recovery): <https://enigma-advisory.com/emergency-preparedness-drills/>
- Disaster Readiness Simulator (National Environmental Health Association): [www.neha.org/disaster-readiness-simulator](http://www.neha.org/disaster-readiness-simulator)
- Disaster Response Simulation (DisasterReady.org): [www.disasterready.org/disaster-response-simulation-course/1000](http://www.disasterready.org/disaster-response-simulation-course/1000)
- Simulation Exercises (World Health Organization): [www.who.int/emergencies/operations/simulation-exercises](http://www.who.int/emergencies/operations/simulation-exercises)

**STAFF RESPONSIBILITIES IN A DISASTER OR EMERGENCY**

Assign the roles and responsibilities listed below to practice staff, as appropriate.

Role/Responsibility	Staff Member(s)
Monitors weather and local news	
Manages and maintains emergency supplies	
Contacts external community partners and provides updated information to staff as it becomes available	
Contacts local hospitals to learn what disaster management policies they have in place, how they should be contacted in an emergency and how they will contact your practice	
Communicates with the public, if necessary, and maintains a database of community partner contact information	
Ensures staff preparedness and training: Designate a key staff member and an alternate	
Ensures critical data (e.g., patient information, payroll, accounts receivable/accounts payable records) are backed up on a removable device taken from the premises	
Ensures computers and servers are shut down and protected, as appropriate	
Ensures patient medical records (including paper documents not yet filed) are secured	
Ensures practice financial records are secured	
Ensures security precautions are taken for medications, biological hazards, high-risk supplies, etc.	
Unplugs, covers or removes practice equipment, as appropriate	
Shuts off utilities, as appropriate	
Removes appointment log (if not accessible online from remote location)	
Locks and secures interior cabinets, windows and doors, as appropriate	
Secures the exterior of the building, as appropriate	
Provides contact information at an off-site location	
Checks vaccine supplies stored in a temperature-controlled area	
<b>Front office staff or practice manager:</b> Initiates and follows practice’s communication plan, including transferring phones, contacting staff, etc.	
<b>Shut-down manager:</b> Coordinates efficient practice closure and secures the premises in a nonurgent evacuation; designate a key staff member and an alternate	
<b>Assembly site manager (in case of evacuation):</b> Accounts for patients, staff and others by reviewing sign-in/sign-out log	
<b>Shelter manager (in case of shelter-in-place order):</b> Coordinates movement to the shelter area and ensures safety and comfort; designate a key staff member and an alternate	
<b>Physicians, nurses and medical assistants:</b> Address urgent patient cases that may require evacuating related patient charts for remote follow-up (e.g., recently received international normalized ratio [INR] result that requires prompt action)	

## Supplies

Assess your practice’s current resources and supplies and identify additional needs for potential disasters and emergencies. Creating an inventory list now will save you time in the future and prevent income loss. You can tailor your list of needed medical and nonmedical supplies according to the size of your practice and the potential number of people who may have to shelter there. Keep in mind that any items that expire or lose effectiveness (e.g., batteries) will need to be replaced regularly.

**Emergency Preparedness for Staff and Patients in a Family Practice Clinical Office, a resource that lists recommended components of an emergency/first-aid kit for patients and staff, is available at [www.cpsbc.ca/files/pdf/PPEP-AS-Emergency-Preparedness-FP.pdf](http://www.cpsbc.ca/files/pdf/PPEP-AS-Emergency-Preparedness-FP.pdf).**

### NONMEDICAL SUPPLIES CHECKLIST

This list of recommended nonmedical supplies to include in your practice’s emergency kit is not exhaustive. When gathering items, consider any practice-specific needs that may not be included here.

- Batteries (various types)
- Broom
- Chargers for devices
- Cups
- Drinking water – one gallon per person per day
- Duct tape or other waterproof tape
- Fireproof and waterproof safe to store documents
- Flashlight with extra batteries
- Garbage bags and ties
- Hand-crank/solar radio or portable radio/weather radio with extra batteries
- Headlamps (minimum one per staff member)
- Heavy-duty gloves
- Heavy-duty tarps and/or heavy sheet plastic
- Household bleach
- Instant cold packs (if needed to maintain temperature of vaccines, for patient care, etc.)
- Mylar blankets
- Portable power bank
- Pre-moistened towelettes
- Protein bars
- Sealable plastic bags of various sizes
- Shovel
- Small toolbox (adjustable wrench, flat- and Philips-head screwdrivers, hammer, pliers, nails)
- Staple gun and staples
- Toilet paper and paper towels wrapped in plastic
- Whistle

## Preparedness Resources

### GENERAL PREPAREDNESS RESOURCES

The U.S. Department of Homeland Security offers disaster preparedness information, including guides for building a preparedness kit, forms to collect essential information in one place, financial preparedness tips, and advice for preparing family and friends who may need additional support and assistance.

[www.ready.gov/be-informed](http://www.ready.gov/be-informed)

The Federal Highway Administration provides links to state transportation websites for information about state-specific transportation issues and possible evacuation routes in case of a disaster.

[www.fhwa.dot.gov/about/webstate.cfm](http://www.fhwa.dot.gov/about/webstate.cfm)

### PREPAREDNESS RESOURCES FOR PEOPLE WITH DISABILITIES

The Federal Emergency Management Agency reviews considerations and tips for people who have disabilities related to access or functional needs.

[www.fema.gov/press-release/20250121/disaster-preparedness-people-disabilities](http://www.fema.gov/press-release/20250121/disaster-preparedness-people-disabilities)

The American Association of Health and Disability provides emergency preparedness resources for people with disabilities and responders. <https://aahd.us/initiatives/emergency-preparedness/>

### PHYSICIAN AND BUSINESS PREPAREDNESS RESOURCES

*Disaster Preparedness for Your Office Practice* provides recommendations and checklists to help you develop a practice-specific risk identification and mitigation plan for disasters and emergencies.

[www.thedoctors.com/articles/disaster-preparedness-for-your-office-practice/](http://www.thedoctors.com/articles/disaster-preparedness-for-your-office-practice/)

*Disaster Planning for the Medical Office* is a resource developed by Curi, a medical insurance organization, based on feedback from practice administrators about what worked or did not work when they experienced a disaster. [https://curi.com/wp-content/uploads/2020/03/Disaster-Planning-2020\\_LFK-edited-1.pdf](https://curi.com/wp-content/uploads/2020/03/Disaster-Planning-2020_LFK-edited-1.pdf)

*Review of Emergency Preparedness in the Office Setting* is a *Canadian Family Physician* article that discusses using a practice’s profile, location and demographic characteristics to inform development of an appropriate emergency preparedness plan.

[www.cfp.ca/content/65/4/253.full](http://www.cfp.ca/content/65/4/253.full)

The Administration for Strategic Preparedness & Response provides resources related to medical and public health emergency preparedness, response and recovery. <https://aspr.hhs.gov/Pages/Home.aspx>

The Ready Rating™ program from the American Red Cross and the Canadian Red Cross provides tools, resources and information to help businesses, schools and organizations prepare for disasters and other emergencies. [www.readyrating.org/](http://www.readyrating.org/)

The Federal Emergency Management Agency offers information and resources to help businesses, business owners and employees recover from a disaster. [www.fema.gov/assistance/businesses](http://www.fema.gov/assistance/businesses)

The U.S. Department of Homeland Security offers the following physician and business preparedness resources:

- Ready Business provides training and other resources to help business leaders and employees plan and prepare for disasters and emergencies: [www.ready.gov/business](http://www.ready.gov/business)
- *Ready Business Power Outage Toolkit* is a step-by-step guide to help organizations be prepared for a power outage: English: [www.ready.gov/sites/default/files/2020-04/ready\\_business\\_power-outage-toolkit.pdf](http://www.ready.gov/sites/default/files/2020-04/ready_business_power-outage-toolkit.pdf); Spanish: [www.ready.gov/sites/default/files/2020-04/ready\\_business\\_power-outage-toolkit\\_spanish.pdf](http://www.ready.gov/sites/default/files/2020-04/ready_business_power-outage-toolkit_spanish.pdf)
- *Ready Business How-To Guide* explains how to organize and implement workshops that align with the *Ready Business toolkits*: [www.ready.gov/sites/default/files/2020-04/ready\\_business\\_how-to-guide.pdf](http://www.ready.gov/sites/default/files/2020-04/ready_business_how-to-guide.pdf)

**DISASTER-SPECIFIC PREPAREDNESS RESOURCES**

<b>Earthquake</b>	
DHS offers the <i>Ready Business QuakeSmart Toolkit</i> as a step-by-step guide to help organizations improve their earthquake readiness.	English: <a href="http://www.ready.gov/sites/default/files/2020-04/ready-business_quakesmart_toolkit.pdf">www.ready.gov/sites/default/files/2020-04/ready-business_quakesmart_toolkit.pdf</a> Spanish: <a href="http://www.ready.gov/sites/default/files/2020-04/ready-business_quakesmart_toolkit_spanish.pdf">www.ready.gov/sites/default/files/2020-04/ready-business_quakesmart_toolkit_spanish.pdf</a>
<b>Flood</b>	
FEMA offers resources on flood risks and ways to mitigate the impact of flooding, including flood maps and flood insurance information.	<a href="http://www.fema.gov/flood-maps/know-your-risk">www.fema.gov/flood-maps/know-your-risk</a>
DHS has developed the <i>Ready Business Inland Flooding Toolkit</i> .	English: <a href="http://www.ready.gov/sites/default/files/2020-04/ready_business_inland-flooding-toolkit.pdf">www.ready.gov/sites/default/files/2020-04/ready_business_inland-flooding-toolkit.pdf</a> Spanish: <a href="http://www.ready.gov/sites/default/files/2020-04/ready_business_inland-flooding-toolkit_spanish.pdf">www.ready.gov/sites/default/files/2020-04/ready_business_inland-flooding-toolkit_spanish.pdf</a>
<b>Hurricane</b>	
The National Hurricane Center provides forecasts and analyses related to tropical weather, as well as hurricane preparedness information.	<a href="http://www.weather.gov/safety/hurricane-ww">www.weather.gov/safety/hurricane-ww</a>
DHS offers hurricane preparation resources, including information on understanding your hurricane risk, knowing your evacuation zone and preparing important documents prior to a disaster.	<a href="http://www.ready.gov/hurricanes">www.ready.gov/hurricanes</a>
DHS has developed the <i>Ready Business Hurricane Toolkit</i> .	English: <a href="http://www.ready.gov/sites/default/files/2020-04/ready_business_hurricane-toolkit.pdf">www.ready.gov/sites/default/files/2020-04/ready_business_hurricane-toolkit.pdf</a> Spanish: <a href="http://www.ready.gov/sites/default/files/2020-11/ready-business_hurricane-toolkit_spanish.pdf">www.ready.gov/sites/default/files/2020-11/ready-business_hurricane-toolkit_spanish.pdf</a>
<b>Severe Weather</b>	
DHS offers resources on severe weather, including information on tornadoes, floods, winter weather, and thunder and lightning, as well as recommended action steps to take prior to severe weather events.	<a href="http://www.ready.gov/severe-weather">www.ready.gov/severe-weather</a>
FEMA highlights current weather disasters occurring in the United States and provides information and resources on accessing disaster assistance.	<a href="http://www.fema.gov/disaster/current">www.fema.gov/disaster/current</a>
<b>Tornado</b>	
DHS offers resources on tornado risks and provides information on ways to prepare for a tornado and stay safe during and after a tornado.	<a href="http://www.ready.gov/tornadoes">www.ready.gov/tornadoes</a>
DHS has developed the <i>Ready Business Severe Wind/Tornado Toolkit</i> .	English: <a href="http://www.ready.gov/sites/default/files/2020-04/ready_business_severe-wind-tornado-toolkit.pdf">www.ready.gov/sites/default/files/2020-04/ready_business_severe-wind-tornado-toolkit.pdf</a> Spanish: <a href="http://www.ready.gov/sites/default/files/2020-04/ready_business_severe-wind-tornado-toolkit_spanish.pdf">www.ready.gov/sites/default/files/2020-04/ready_business_severe-wind-tornado-toolkit_spanish.pdf</a>
<b>Wildfire</b>	
DHS offers resources on wildfire risks and preparedness, including emergency plans, supply lists, safety procedures, and ways to recognize warnings and alerts.	<a href="http://www.ready.gov/wildfires">www.ready.gov/wildfires</a>

DHS = U.S. Department of Homeland Security; FEMA = Federal Emergency Management Agency.