

Employee Availability

Employees may not be able to come to work because their homes have been affected, family members have been injured, or access via roads and public transportation has become impossible. After the Northridge earthquake 60% of all operations damage was due to employees not being able to come to work and 50% was due to employers and management not being able to get to work. In 8% of businesses, employees could not be paid, so they did not come to work.

Being able to ensure that employees can get to work and that they will be paid to help in the restoration efforts (e.g., by helping with cleanup, doing laundry, calling clients, and handing out information) would contribute tremendously to a business recovering as quickly as possible after a disaster. Having appropriate insurance coverage guarantees that employees can continue to be paid to perform these duties.



After a disaster employees and clients can be faced with considerable hindrances in getting to work or seeking veterinary care. (Photo by Rocky Bigbie.)