

RHODE ISLAND WOMEN'S BAR ASSOCIATION NEWSLETTER

HOW TO GET INVOLVED THIS SUMMER:

Raise your glass (and roll up your sleeves) for a *Toast to Tenacity* event and voter registration workshop! Did you know that the 19th Amendment to the U.S. Constitution became law in 1920 on August 26th, a date now recognized as Women's Equality Day? In preparation for the 100th anniversary of this landmark decision, several organizations and volunteers are banding together on Monday, August 26, 2019 to increase voter registration in 2020 by training volunteers on the voter registration process.



Afterward, the group will gather on the State House steps for a picture and a commemorative "Toast to Tenacity" in tribute to the suffragists who fought for the vote and in recognition that true gender equity has not yet been achieved. Register [here](#) to be part of this historic event!

UPCOMING EVENTS:

SEPTEMBER

Tuesday, September 17, 2019. Don't miss our annual *Fall Kickoff* event! We'll meet up at The Café at Easy Entertaining at 5:30 p.m. to catch up on our summers and hear all about what's in store with RIWBA this year. We will also be accepting donations of school supplies for local kids in need. Watch your inbox for more details about this awesome event, and don't forget to RSVP to [Kelly McGee!](#)

Tuesday, September 10, 2019. Celebrate *Rhode Island's first African-American woman lawyer*, Dorothy R. Crockett Bartleson, at the Roger Williams University School of Law classroom dedication from 4:00 p.m. to 6:00 p.m. at its Bristol campus! The Honorable O. Rogeriee Thompson of the United States Court of Appeals for the First Circuit will serve as the keynote speaker at this event highlighting the accomplishments of Attorney Bartleson, who was admitted to practice in 1932. Get more details and RSVP [here](#).

UPCOMING EVENTS, CONTINUED:

Friday, September 12, 2019. Join the American Heart Association (AHA) from 5:00 p.m. to 7:00 p.m. at Federal Hill Pizza for "*Cultivating Our Hearts with the Circle of Rosé*"! The Circle of Rosé is a group that brings young professionals together in support of the AHA. Tickets to their inaugural event can be purchased [here](#) for \$35.00, and the price includes food, one drink, and entry to the silent auction. Check out the attached flyer for more information!

Friday, September 20, 2019. Are you interested in attending a *Stress Management Series* that will help you gain mindfulness, decrease stress, and ground you in the present? The series will start on Friday, September 20 and continue for eight weeks, with a cost of \$80.00 to attend the whole series or \$10.00 to attend a single session. Please note that there will be no class on Friday, September 27. Contact Mary Dunn at mcd@blishcavlaw.com for details and to reserve your spot!

Thursday, September 26, 2019. Want to hear from young people about their views on feminism? Attend the upcoming *Cocktails & Conversations: Feminist Youth Voices*, from 6:00 p.m. to 8:00 p.m. at Lincoln School in Providence, hosted by the Women's Fund of Rhode Island. A diverse group of young female identifying speakers will explore their relationship to the past, present, and future of feminist ideals and their visions for what it means to them in 2019. Learn more about this free event, and sign up to attend, [here](#).

OCTOBER

Wednesday, October 16, 2019. It's the annual *Women in Robes* event, hosted by the Roger Williams University School of Law Women's Law Society! This year's chance to mingle with members of the Rhode Island judiciary at an intimate evening meal will be held at the Providence Marriott hotel starting at 6:00 p.m. Watch this spot for more details!



Wednesday, October 23, 2019. Do you want to know about the unconscious biases that may be dictating your own behavior? You'll want to attend this free event, *Cocktails & Conversations: How to Flip Unconscious Bias*, held from 6:00 p.m. to 8:00 p.m. at Roger Williams University in Bristol, Rhode Island. Hosted by the Women's Fund of Rhode Island, this panel will discuss how our social constructs and gender roles are not destinies that must be fulfilled. Get the details and registration information [here](#).

REMINDERS/ANNOUNCEMENTS:

Have you renewed your RIWBA membership yet? It's time to re-up your membership for the 2019-2020 membership year! The application form is attached. Don't miss a year's worth of CLEs, events, newsletters, networking, and fun with your fellow members!

REMINDERS/ANNOUNCEMENTS ,CONTINUED:

Want to get involved with RIWBA but not sure where to start? Join a committee! This month, we're featuring the Events Committee. Do you like to be involved in planning parties, picking menus, and hosting gatherings for your friends? This committee may be for you! Contact [Kelly McGee](#) for details on how to get involved.

MEMBER NEWS:

New firm, role, or honor? New publication? If you have an announcement to share in our newsletter, or better yet – if you'd like to brag on one of your fellow members – please email [Stephanie Michel](#) and we'll include it in a future edition!

ARTICLES AND RESOURCES OF INTEREST:

When a Podcast Tackles Power. Do you listen to podcasts? Have you found Solvable yet? It's a weekly podcast that tackles discrete topics, and the latest episode has a discussion of how to address the woeful [underrepresentation of women in leadership positions](#) around the world. The discussion is through an interview by Malcolm Gladwell (of the Revisionist History podcast) of Julia Gillard, the first female prime minister of Australia.

When #MeToo Moves Beyond Social Media. The [#MeToo](#) movement changed the prosecution of sexual assault in ways that may surprise you. (*The New York Times*).

When You're the Queen of the Court. Don't miss Serena Williams's first-person [essay](#) about the use and power of her voice in a male-dominated sport. Between this and her [piece](#) on advocating for herself and her health after giving birth, we are pretty sure she needs to write another book. (*Harper's Bazaar*)

When Time Means More Than Billable Hours. Katie Couric explores the "[Timelines](#)" of young women from the U.S., Japan, China and South Korea, investigating the generational pressures placed on them by their culture and society at large. If nothing else, it's an interesting angle for a skin-care line promotion, given the 'anti-aging' time pressures usually placed on women by the beauty industry. (*SK-II*)

When It's Not Just a Food Baby. When should you tell your colleagues and clients that you're pregnant? What if you're up for a partnership? Here is some helpful [advice](#) on how to navigate these issues. (*Above The Law*).



ARTICLES AND RESOURCES OF INTEREST, CONTINUED:

When You're Striking Out on Your Own. Are you hanging out a shingle as a new attorney? In a leadership role in your current position? The SBA has some fantastic resources for you, including cybersecurity tips, how to find a lender, how to prepare for an emergency, and reducing your risks in the event of a natural hazard or extreme weather. All four guides are attached for your reading pleasure!

EMPLOYMENT:



Director of Diversity and Outreach, *Roger Williams University School of Law.* Under the direction of the Dean, the Director of Diversity and Outreach will oversee and monitor a comprehensive strategy to recruit, retain, and assist the academic and professional development of a diverse student population, especially students traditionally underrepresented in the legal profession. The Director will provide programmatic, personal, social, and cultural support to diverse students and will organize programs throughout the academic year. Learn more about the position [here](#).

Finance Attorney, *Robinson+Cole.* Qualified candidates will have a minimum of six years of experience in all aspects of secured and unsecured bank, mezzanine and other senior and subordinated lending, working with borrowers, banks, funds and other lenders. Please include a cover letter, resume, and transcript. More information and application can be found [here](#).

 Robinson+Cole

Part-time associate or counsel, *Henneous Carroll Lombardo, LLC.* This boutique law firm, specializing in education law in East Providence, is seeking a part-time associate or counsel. 3-5 years of experience desired. Candidates should have a strong interest in education and labor law, as well as excellent research and writing skills. License in RI required; Mass and/or Conn. license preferred, but not required. Please send resume to: info@hcllawri.com.

Associate, *Barton Gilman LLP.* Experience with domestic and/or criminal matters preferred. Associate must possess strong organizational skills, a commitment to exceptional client service, and excellent writing, research, and advocacy skills. Qualified candidates must be admitted to practice in Rhode Island and Massachusetts. Barton Gilman is dedicated to creating an environment of inclusion and diversity. Please submit cover letter and resume to Angela L. Carr, Esq. via email to acarr@bglaw.com.

 barton
gilman
bglaw.com

EMPLOYMENT, CONTINUED:

Counsel I, Department of Housing and Community Development. The Department of Housing and Community Development (DHCD) is seeking a Counsel I to provide legal services and support to DHCD staff with a primary focus on state-aided public housing and administrative law. Find out more information on the position [here](#).

Are you hiring? Know someone looking for a top-notch applicant for an open legal position? Contact [Stephanie Michel](#) to add an opportunity to our Employment section.

MONTHLY MEMBER SPOTLIGHT:

The Monthly Member Spotlight is your cheat sheet to the incredible women who are your fellow RIWBA members. Keep an eye on your inbox, because you might be next!

This month, we are delighted to spotlight RIWBA Member **Leticia C. Pimentel**, an Associate at Robinson+Cole in downtown Providence!

If we peeked into your fridge, what would we see?

You'd see just about the same thing every week: sweet potato, two types of vegetables, grilled chicken, ground turkey and a lot of eggs (at least 4 dozen). When I go out to eat I am much more adventurous. I'd label myself a food enthusiast who hates to cook but loves to eat.

What is one of the kindest things someone has done for you?

My mom leaving the comfort of our home country of Brazil to give my brother and I a better life and future here in the U.S. was pretty damn kind (and selfless and awesome).



Can you share something about yourself that others would be surprised to learn?

I drove a green Kawasaki Ninja Motorcycle during junior year of undergrad.

MONTHLY MEMBER SPOTLIGHT, CONTINUED:

Where is your favorite place in the world?

Traveling is my hands down favorite thing to do but I honestly feel that there's no place like home. But if I had to pick a place, I'd choose Santorini, Greece because it is simply breathtaking and the food is to die for.

In fifty words or fewer, describe what you want other RIWBA members to know about your practice.

I am an associate in Robinson & Cole LLP's Environmental, Energy, and Telecommunications practice group. My practice is primarily focused on energy and utility law, and involves appearing before several municipal and state regulatory bodies to seek permits or submit regulatory compliance filings on behalf of our state's natural gas and electric utility provider.

NEXT MONTH'S ISSUE:

Have something you would like to see in the next newsletter? Let us know by **Friday, August 30th** to include it in the latest edition. And as always, thanks for reading!

Kelly Kincaid, Chantal Bromage, Stephanie Michel, and Samantha Vasques

RIWBA News and Events Committee

We invite you to join the American Heart Association for the inaugural Cultivating Our Hearts with the Circle of Rosé.

Federal Hill Pizza

September 12th

5:00-7:00pm

1039 Chalkstone Ave, Providence, RI 02908

The night will include a chance to win some amazing prizes during our silent auction featuring a pair of Patriots tickets, horseback riding lessons, an extensive fitness package with Dexter Training, a personal yoga or coaching session, and many more!



The Circle of Rosé is a social network of talented, committed, emerging leaders devoted to engaging others to live healthier lives and to making heart health and heart disease prevention a trending topic.

<http://snegoredluncheon.heart.org/>

**select Cultivating Our Hearts
to purchase a ticket**

tickets are \$35 each, including one beer or wine



Please send your membership form and check payable to "RIWBA" to:

Kristen Whittle
Barton Gilman, LLP
10 Dorrance Street
Providence, RI 02903



RHODE ISLAND WOMEN'S BAR ASSOCIATION MEMBERSHIP FORM

MEMBERSHIP YEAR JULY 1, 2019 – JUNE 30, 2020

I would like to _____ **renew** or _____ **initiate** my RIWBA membership and enclosed are my membership dues in the amount of **\$65.00** (Students: \$35.00).

Member Information

Name: _____

Contact Information: _____ If your information is unchanged from the previous year, please check here _____.

Employer: _____ Title: _____

Address: _____

Phone: _____ Email: _____

Type of Membership

___ Voting (Member of the R.I. Bar) ___ Associate (Not a Member of the R.I. Bar) ___ Student

Students Only: Law School: _____ Graduation Year: _____

Getting Involved

RIWBA has the following committees: Emeritus, Events, Membership, Social Media & Website, News & Events, and Community Engagement. If you are interested in joining a committee or otherwise becoming involved with the RIWBA, please email Kelly McGee at Kelly.mcgee@lifefspan.org.

Visit us at www.riwba.com. Also look for and follow us on Facebook, Instagram and Twitter.

For RIWBA Use Only: Date Received: _____ Form of Payment/Check No.: _____

HOW DO I FIND A LENDER?

By: Lana M. Glovach, U.S. Small Business Administration ([SBA](#))

In the last article we presented a number of suggestions to help you prepare a strong application package that maximizes your chances of getting a business loan. You've done that hard work, and so now you're thinking: how do I find a lender? The SBA can help with that, too!

SBA Resource Partners: If you worked with an SBA Resource Partner¹ to prepare your business plan, ask that partner for help in identifying lenders that might be a good match for your business in terms of where you are in your business lifecycle, the industry you are in, etc.

SBA Loan Programs: There are many reasons that your small business may have difficulty finding funding. If that's the case, the SBA may be able to help. While the SBA does not make loans directly to small businesses, it does guarantee (up to 85%) loans that banks make. This guarantee, which can benefit both the borrower and the lender, can be critical in helping turn a "No" into a "Yes." In addition to a lender's own requirements, SBA loans have unique eligibility requirements. In general, your business must:

- **Be a for-profit business:** the business is officially registered and operates legally;
- **Be small:** the business must meet [size standards](#) for its primary North American Industry Classification System (NAICS) code;
- **Do business in the U.S.:** the business is physically located and operates in the U.S. or its territories;
- **Have invested equity:** the business owner has invested his/her own time or money into the business; and
- **Have exhausted financing options:** the business cannot get funds from any other financial lender.

Local SBA-Approved Lenders: So, how do you find an SBA-approved lender? If you have an existing banking relationship, ask your bank if it is an SBA-approved lender – or visit the website of the SBA local District Office for a [list of approved lenders](#) here in Rhode Island.

¹ The SBA's Resource Partners provide free one-on-one counseling. They are:

Center for Women & Enterprise, www.cweonline.org, 401-277-0800

Rhode Island SCORE, www.ri.score.org, 401-226-0077

Rhode Island Small Business Development Center, www.risbdc.org, 401-874-7232

SBA's Lender Match: If you prefer that interested lenders come to you rather than you finding them, check out the SBA's Lender Match. Lender Match is a free on-line referral tool that connects small businesses with over 800 SBA-approved lenders across the country. Here's how it works:

- Visit the [Lender Match](#) website;
- Briefly describe your needs. In as few as 5 minutes, you can answer a few questions about your business and funding needs;
- Get matched. Within two days, interested lenders will send you an email with their contact information. If you are not contacted (and there's no guarantee that you will), you may need additional help with your loan application – reach out to the SBA Resource Partners for assistance;
- Talk with lenders and ask about their rates, terms, fees, and other important loan components; then
- Apply for a loan with the lender that offers you the best financing terms.

You're well on your way to securing a business loan!

For lending and other needs, let the SBA help your small business plan for success! Assistance is available in languages other than English, including Spanish, and all SBA programs and services are extended to the public on a non-discriminatory basis. To learn more about the SBA's programs and services, please contact Lana Glovach, SBA Economic Development Specialist, at лана.glovach@sba.gov or 401-528-4575.

CYBERSECURITY TIPS FOR SMALL BUSINESSES

From: Lana M. Glovach, U.S. Small Business Administration ([SBA](#))

Is your small business prepared for a cybersecurity breach? Small businesses increasingly rely on information technology to store, process, and communicate information, and they have valuable information cybercriminals seek, including employee and customer data, bank account information and access to the business's finances, and intellectual property. Small businesses also provide access to larger networks such as supply chains. Protecting this information against increasing cyber threats is critical. As we learn almost every day from the news, data breaches can have significant negative impacts – financial and reputational – on a business, especially a small business. The information and resources provided in this article is designed to help small businesses better protect the data of their customers, employees, and business partners.

Top Ten Security Tips

- 1. Protect against viruses, spyware, and other malicious code**
Make sure each of your business's computers is equipped with antivirus software and antispyware, and update them regularly. Such software is readily available online from a variety of vendors. All software vendors regularly provide patches and updates to their products to correct security problems and improve functionality. Configure all software to install updates automatically.
- 2. Secure your networks**
Safeguard your Internet connection by using a firewall and encrypting information. If you have a Wi-Fi network, make sure it is secure and hidden. To hide your Wi-Fi network, set up your wireless access point or router so it does not broadcast the network name, known as the Service Set Identifier (SSID). Also password protect access to the router.
- 3. Establish security practices and policies to protect sensitive information**
Establish policies on how employees should handle and protect personally identifiable information (PII) and other sensitive data. Clearly outline the consequences of violating your business's cybersecurity policies.
- 4. Educate employees about cyber threats and hold them accountable**
Educate your employees about online threats and how to protect your business's data, including the safe use of social networking sites. Depending on the nature of your business, employees might be introducing competitors to sensitive details about your firm's internal business. Employees should be informed about how to post online in a way that does not reveal any trade secrets to the public or competing businesses. Hold employees accountable to the business's Internet security policies and procedures.

5. **Require employees to use strong passwords and to change them often**
Consider implementing multifactor authentication that requires additional information beyond a password to gain entry. Check with your vendors that handle sensitive data, especially financial institutions, to see if they offer multifactor authentication for your account.
6. **Employ best practices on payment cards**
Work with your banks or card processors to ensure the most trusted and validated tools and anti-fraud services are being used. You may also have additional security obligations related to agreements with your bank or processor. Isolate payment systems from other, less secure programs, and do not use the same computer to process payments and surf the Internet.
7. **Make backup copies of important business data and information**
Regularly backup the data on all computers. Critical data includes word processing documents, electronic spreadsheets, databases, financial files, human resources files, and accounts receivable/payable files. Backup data automatically if possible, or at least weekly, and store the copies either offsite or on the cloud.
8. **Control physical access to computers and network components**
Prevent access or use of business computers by unauthorized individuals. Laptops can be particularly easy targets for theft or can be lost, so lock them up when unattended. Make sure a separate user account is created for each employee, and require strong passwords. Administrative privileges should only be given to trusted IT staff and key personnel.
9. **Create a mobile device action plan**
Mobile devices can create significant security and management challenges, especially if they hold confidential information or can access the corporate network. Require users to password protect their devices, encrypt their data, and install security apps to prevent criminals from stealing information while the phone is on public networks. Be sure to establish reporting procedures for lost or stolen equipment.
10. **Protect all pages on your public-facing websites, not just the checkout and sign-up pages**

Source: [FCC's Cybersecurity Tips for Small Businesses](#) and [DHS's Small Business Tip Card](#)

The SBA wants to help your small business plan for success. To learn more about the SBA's programs and services, please contact Lana Glovach, SBA Economic Development Specialist, at lane.glovach@sba.gov or 401-528-4575. Assistance is available in languages other than English, including Spanish, and all SBA programs and services are extended to the public on a non-discriminatory basis.

HOW TO PREPARE YOUR BUSINESS FOR AN EMERGENCY

By: Lana M. Glovach, U.S. Small Business Administration ([SBA](#))

The Institute for Business and Home Safety estimates that 25% of businesses don't open again after a disaster. The financial cost of rebuilding can be overwhelming. With a business continuity plan in place, however, you will be able to rebound and recover quickly, contributing to your community's economic development. **First steps include:**

1. **Establish a protocol to communicate with employees** outside of the office, to ensure that they and their families are safe. Test the procedures regularly.
2. **Keep your plan and all related documents in a digital format** or in an accessible, protected, off-site location.
3. **Review your insurance coverage.**
 - Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits, deductibles, and terms.
 - Ask about **business interruption insurance**, which compensates you for lost income and covers operating expenses if your business has to shut down temporarily after a disaster.
4. **Establish a solid supply chain.** If your vital vendors and suppliers are local and the disaster is widespread, you will all be in the same situation – struggling to recover.
 - Set yourself up to be able to get key supplies from companies outside your area, if possible.
 - Create a contact list for important contractors and vendors you plan to use in an emergency.
 - Make sure you know your suppliers' recovery plans.
5. **Plan for an alternate location.**
 - In advance of a disaster, do some research for several alternative places to relocate your business if a disaster forces you to close for an extended period of time.
 - Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your business reopens.

As Benjamin Franklin observed, “if you fail to plan, you are planning to fail.” Let the SBA help your small business plan for success! Assistance is available in languages other than English, including Spanish, and all SBA programs and services are extended to the public on a non-discriminatory basis. To learn more about the SBA’s programs and services, please contact Lana Glovach, SBA Economic Development Specialist, at lane.glovach@sba.gov or 401-528-4575.

EMERGENCY PREPAREDNESS LINKS

[U.S. Small Business Administration](#)

disaster checklists and tips

[IRS](#)

guide to protecting business records

[Federal Emergency Management Agency](#)

emergency preparedness checklists and toolkits

U.S. Department of Homeland Security’s [Ready Business Program](#)

step-by-step guidance on how to prepare your business for a disaster, including preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Materials in Spanish are also available.

Free local business counseling through the SBA’s Resource Partners

[Center for Women & Enterprise](#) 401-277-0800

[Small Business Development Center](#) 401-874-7232

[SCORE](#) 401-226-0077

[American Red Cross’ Ready Rating Program™](#)

free online tool that helps businesses evaluate their level of disaster readiness and provides customized feedback on how to establish or expand your disaster plan

[Small Business Resilience Guides](#)

by industry/sector, produced by the State of Rhode Island

SOME THINGS TO KNOW

This guide is targeted at businesses that own or manage operations that provide services which may require a professional license, such as an accountant, or other types of professional consultation, such as a financial advisor.

- This guide is meant to suggest actions to reduce risk to your business. However, the success of these strategies will be site dependent, and cannot be guaranteed.
- Each business is different; always consult with your local building official before starting a construction project.
- In most communities, if a project costs 50% or more of the value of the structure, “Substantial Improvement” requirements in the building code are triggered. This requires the property to be brought into compliance with the most up-to-date municipal floodplain management code.

IMPORTANT DEFINITIONS

Natural Hazards = Extreme weather events that can cause damage. Examples include hurricanes, floods, blizzards, or severe wind.

Business Features = The many parts that make a business run. By looking at how a hazard affects each feature, you can take focused steps to reduce risk.

Vulnerability = Business features that make your business more likely to be impacted by a natural hazard.

Risk = The level of exposure that a business has to a certain hazard. Higher vulnerability and a frequent natural hazard create higher risk.

Resilience = The ability of a business to “bounce back” after a severe event. It is how much individuals, institutions, and businesses can survive, adapt, and grow no matter the weather events they experience.

ADDITIONAL CONSIDERATIONS

Historic Structures

For historic properties, consult the following resources:

- “Keeping History Above Water” - created by the Rhode Island-based Newport Restoration Foundation to help protect historic resources from climate hazards. www.historyabovewater.org
- FEMA “How-To” Guide #6 (FEMA 386-6) - provides comprehensive guidance to historic property owners. www.fema.gov/media-library/assets/documents/4317
- Check with your local building official about your specific location. Also, coordinate with the State Historic Preservation Officer and the local Historic District Commission.

Americans with Disabilities Act Compliance

Before implementing a risk reduction project consider how it will affect access for people with physical disabilities. Structural changes may require that additional efforts be taken to maintain ADA compliance. Talk to your local building official about your plans before proceeding.

Elevating Buildings and Pedestrian Access

Elevating a building or installing floodwalls may lead to a loss of visibility or access, affecting your ability to attract customers. Identify protection options that avoid this outcome, and contact your local building official to clarify state and local requirements. Note that some business operations can occur in the lower section of an elevated building on a temporary basis.

What if I Rent?

Businesses that do not own their space can still perform many risk reduction actions, including buying flood insurance, planning and preparing, and performing some minor site alterations. At your next lease renewal, add a provision that rent does not need to be paid if the site is inaccessible or unusable during a hazard event. Discuss property protection with you landlord - they don't want their building empty and their tenants damaged, either!

USEFUL RESOURCES

Federal Government

U.S. Small Business Association

www.sba.gov/funding-programs/disaster-assistance

Rhode Island District Office (401) 528-4561

Provides low-interest loans to help businesses recover from declared disasters

FEMA

www.fema.gov/small-businesses Or www.ready.gov/business

Provides resources & information to help businesses prepare for disasters.

Subsidizes insurance, available to businesses through most insurance agencies.

State Government

Rhode Island Commerce Corporation

www.rismallbiz.com (401) 278-9100

Hosts a Small Business Hotline, where business owners can ask questions and get support for a wide array of issues

Rhode Island Department of Emergency Management Agency (RIEMA)

www.riema.ri.gov/resources/business/

Daytime: (401) 222-1360 Emergency & After Hours: (401) 222-3070

Organizes emergency response efforts at a state level. RIEMA has programs in preparedness, mitigation, response and recovery.

Department of Business Regulation

www.dbr.ri.gov/divisions/insurance/

Online source for answers to insurance questions and for insurance related inquiries.

STORMTOOLS

www.beachsamp.org/stormtools/

An interactive tool to display storm inundation with and without sea level rise scenarios.

RI Coastal Resources Management Council - Coastal Hazard Application

www.crmc.ri.gov/coastalhazardapp.html

Online viewer and worksheet to identify a location's level of coastal hazard.

Local Government

Your local institutions, organizations, and utilities are often the best places to turn.

Identify key staff and contact information:

Municipal Emergency Management Agency _____

Fire Department (non-emergency) _____

Floodplain Coordinator _____

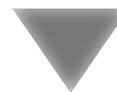
Building Official _____

Chamber of Commerce _____

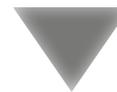
Utility Company (ex. gas or electric) _____

GUIDE AT A GLANCE

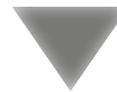
**Consider Key
Business Features**
Page 3



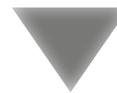
**Identify
Vulnerabilities
and Strengths**
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**Select Risk
Reduction
Strategies**
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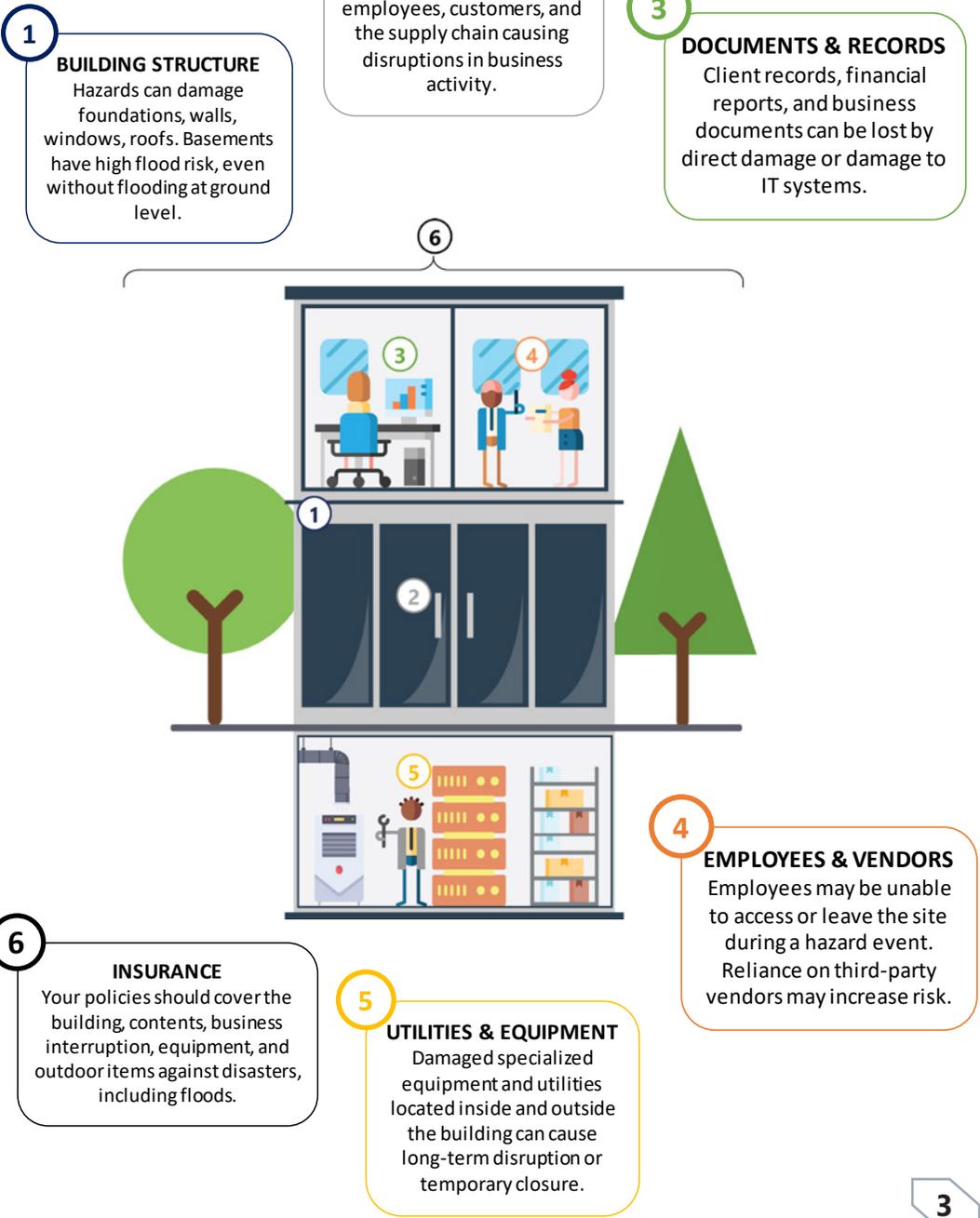


**Consider
Insurance Options**
Pages 7 - 8



**Useful
Resources**
Page 9

CONSIDER KEY BUSINESS FEATURES



FLOOD INSURANCE

FEMA offers subsidized flood insurance through the National Flood Insurance Program (NFIP). **You do not need to be in a flood zone, nor do you need to own your building, to purchase flood insurance.**

- One inch of water in a building can cause more than \$25,000 in damage.
- Standard insurance typically does not cover flood damage.
- More than 1 in 5 flood claims come from outside high-risk flood zones (and that does not include building owners who were not insured, and therefore could not file claims).
- Flood insurance can pay whether or not there is a Disaster Declaration.
- Disaster assistance must be paid back with interest. The average flood insurance claim is nearly \$30,000 and is not required to be repaid.

Can't I just get Disaster Assistance after a flood?
Disaster Assistance is given as a loan, it is not guaranteed, and it needs to be paid back with interest. It is not meant to make you whole again. Don't only rely on emergency assistance, get flood insurance!

Your insurance agent can provide detailed answers to these questions specific to your business.

How do I get flood insurance?

Flood insurance policies are backed by the National Flood Insurance Program (NFIP). You can get a policy through most insurance agents.

Does flood insurance cover the building or its contents?

Contents and building coverage are separate; contents are not covered unless specifically included. Building coverage includes the structure and foundation, building utilities, and walk-in freezers. Contents coverage includes furniture, fixtures, equipment, and stock.

If my landlord has flood insurance, do I need it too?

The landlord may not provide any coverage or may have only building coverage. A renter can purchase its own flood insurance policy.

What is not covered by flood insurance?

Flood insurance policies do not cover everything or all water-related situations and damages. For example, outdoor assets such as landscaping, decks, or vehicles are not covered. Either is business interruption. Additionally, damage from burst pipes, backed-up municipal sewage, or poor site management is not covered.

How can I lower my premium?

Flood insurance cost is related to the level of flood risk. Risk reduction actions can lower premiums. Your community can also take steps to lower premiums.

My business is not in a flood zone. Do I need flood insurance?

A large percentage of flood damage happens outside of FEMA-designated floodplains. If your business is outside of a FEMA flood zone, flood insurance is generally inexpensive. Assess your risk and talk to your agent to make an informed decision.

CHOOSING INSURANCE

A business is never completely safe from hazards. Insurance helps to protect the time and money you invest in your business against the worst-case scenarios.

Your insurance agent can provide detailed answers to these questions specific to your business.

What is covered by my business insurance policies?

A standard insurance policy may not cover important situations, like damages caused by floods or losses from business interruption. Talk with your agent about different situations that concern you to see if you're protected.

I rent my workspace. What is covered by my landlord's insurance?

A landlord's insurance policy may or may not cover losses incurred by tenants. Ask for a copy of the insurance policy and bring it to your own agent to review.

Does my standard policy cover business interruption?

You may lose business after a storm if power goes out, if roads are blocked, or if you need to close for repairs. Check with your agent whether lost business is covered or if you should purchase a rider to increase coverage.

What about liability and automobile insurance?

Liability and auto insurance are separate from business insurance and flood insurance. Talk to your agent about other policies you may need and what they cover. For example, auto insurance may partially cover your vehicle(s) for hazard events like severe storms.

What is a hurricane deductible?

Some policies include a separate hurricane deductible. Because hurricanes are rare, you pay less monthly. However, if a hurricane does hit, you will pay more before insurance kicks in. A storm must be hurricane-force when it hits Rhode Island for hurricane deductibles to apply. You may have other weather related deductibles (for example wind or hail). Check with your insurance agent to discuss what deductibles you may have and how they apply to other weather related events.

How do I make filing a claim easier?

Have insurance information and current inventory and equipment lists on-hand. Take photos or videos of your business site and inventory now, BEFORE an event occurs. Then, take photographs/video of any damage before clean-up or repairs. DO NOT make permanent repairs until your insurance company inspects the property. Save all receipts, including those from any temporary repairs.

IDENTIFY VULNERABILITIES AND STRENGTHS

	Vulnerabilities	Strengths
1	BUILDING STRUCTURE	
	How important is the building to operations? How vulnerable is it to damage?	
	<ul style="list-style-type: none"> <input type="checkbox"/> Basement <input type="checkbox"/> Large or old windows, old roof <input type="checkbox"/> Near coast or river, in mapped flood zone <input type="checkbox"/> Sources of risk (like trees) near building 	<ul style="list-style-type: none"> <input type="checkbox"/> Elevated <input type="checkbox"/> Hurricane-proof windows, shutters, roof <input type="checkbox"/> Located uphill, out of flood areas <input type="checkbox"/> Structural protection in place on site
2	ACCESS	
	Is access essential for customers, employees, others? How often is it blocked?	
	<ul style="list-style-type: none"> <input type="checkbox"/> Low-lying roads get flooded <input type="checkbox"/> High tree cover over roads 	<ul style="list-style-type: none"> <input type="checkbox"/> Multiple routes of access <input type="checkbox"/> Can operate remotely or offsite <input type="checkbox"/> Easily accessible on foot (good sidewalks)
3	DOCUMENTS AND RECORDS	
	How are documents stored? Is information management a specific service?	
	<ul style="list-style-type: none"> <input type="checkbox"/> Hard-copies <input type="checkbox"/> Located on-site 	<ul style="list-style-type: none"> <input type="checkbox"/> Electronic copies <input type="checkbox"/> Stored on "the cloud" and/or offsite
4	EMPLOYEES AND VENDORS	
	Can employees work remotely? Do you rely on third party vendors?	
	<ul style="list-style-type: none"> <input type="checkbox"/> Staff do not live locally <input type="checkbox"/> Staff may be exposed to natural hazards <input type="checkbox"/> Rely on third parties 	<ul style="list-style-type: none"> <input type="checkbox"/> Staff are trained in hazard response <input type="checkbox"/> Redundancy in supply chain <input type="checkbox"/> Staff/vendor communication protocol
5	BUILDING UTILITIES & SPECIALIZED EQUIPMENT	
	Can you operate without utilities? Where are utilities and equipment located?	
	<ul style="list-style-type: none"> <input type="checkbox"/> Located in basement <input type="checkbox"/> Located outdoors <input type="checkbox"/> Site experiences frequent utility outages 	<ul style="list-style-type: none"> <input type="checkbox"/> On upper level, floodproofed or elevated <input type="checkbox"/> Backup power (batteries, generators) & fuel <input type="checkbox"/> Served by municipal water & sewer
6	INSURANCE	
	Do you have Insurance? Does it cover contents, interruption, or natural disasters?	
	<ul style="list-style-type: none"> <input type="checkbox"/> Standard insurance policy <input type="checkbox"/> Not sure about insurance policy 	<ul style="list-style-type: none"> <input type="checkbox"/> Specialized disaster insurance <input type="checkbox"/> Business interruption & contents

SELECT RISK REDUCTION STRATEGIES

1

Building

	Required Investment
<ul style="list-style-type: none"> Store Mitigation Materials Store items on-site such as sand bags to reduce flooding, pre-sized plywood to protect windows, or salt for snow and ice. 	 \$
<ul style="list-style-type: none"> Moderate-Cost Risk Reduction Actions Sump pump in basement, backflow-prevention on plumbing, seal exterior walls, install flood gates that close during floods, "hurricane glass". 	 \$\$

2

Access

<ul style="list-style-type: none"> Enable Remote Work Develop abilities to collaborate & schedule without office access to allow for continued operations. 	 \$
<ul style="list-style-type: none"> Mobile Operations Identify services that can be provided at customer or third-party locations if office cannot be accessed. 	 \$
<ul style="list-style-type: none"> Multiple Locations Acquire a secondary site, or arrange with another business to rent a temporary backup location for operation if yours is compromised. 	 \$\$
<ul style="list-style-type: none"> Partial Operations Provide a degree of service through temporary disruptions to maintain customer loyalty and build goodwill in the community. 	 \$
<ul style="list-style-type: none"> Diversify Services Expand the types of services your business offers so that one service may continue to be operational if the other is impacted by a hazard. 	 \$\$

5

3

Documents & Records

<ul style="list-style-type: none"> Protect Documents and Records Store files in protective containers in elevated spaces. Back up records electronically and store off-site or on the cloud. 	 \$
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4

Employees & Vendors

<ul style="list-style-type: none"> "Business Continuity Plan" Develop a business continuity or emergency plan. Identify needs, educate staff, assign responsibilities and perform drills. 	 \$
<ul style="list-style-type: none"> "Emergency Communication Protocol" Develop, share, and practice emergency communication protocols with tenants. 	 \$
<ul style="list-style-type: none"> Emergency Supplies for Employees Maintain a supply of food, water, first-aid, and other equipment on-site in case of an emergency when staff cannot leave the site. 	 \$

5

Utilities & Equipment

<ul style="list-style-type: none"> Protect Utilities and Equipment Raise utilities and equipment above potential flood levels on platforms or upper floors. Use barriers waterproof or protect fixed items. 	 \$\$
<ul style="list-style-type: none"> Seal Interior Rooms Construct or install flood barriers to protect key equipment. Floodproof equipment if possible. 	 \$\$
<ul style="list-style-type: none"> Backup Power Buy batteries for computers/emergency lighting. Install a generator to power equipment & train staff how to operate. Store fuel on-site. 	 \$\$

6

Insurance

<ul style="list-style-type: none"> Ask About Insurance Coverage Check with your agent about the specifics of your coverage. See the next page for questions to ask. 	 \$
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Staff Time Required	Relative Cost	Space Required
No staff time needed	Within normal budget	Minimal space needed
Overtime needed	Grants may be needed	Buy or rent more space
Within normal operations	Additional capital needed	Find space on site
Additional staff or help		

6