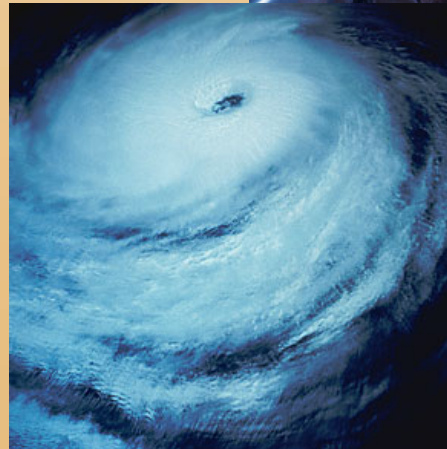


# Preparing for Disaster



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Gets you back where you belong.



# Preparing for disaster for business three most critical areas

- **Human Resources** – If you have employees you have to protect them from injury on your premises.
- **Physical Resources** – Inspect your business' physical location and assess the impact a disaster would have on your facilities.
- **Business Continuity** – You may suffer losses when one of your suppliers is affected by the disaster and can't deliver the goods or services your business needs.



# Preparing for disaster for business

## Some things to think about:

- 1. What natural disasters are you at risk for encountering?**
- 2. What records do you need?**
  - Insurance documents
  - Accounting records
  - Payroll
  - Tax documents
  - Customer lists
- 3. What emergency supplies should I have on hand?**
  - A first-aid kit, flashlights and batteries, pencils, pens, paper towels, waterproof plastic bags, camera and film, basic tool kit with wrenches, gloves, a crow bar and a small supply of bottled water and non-perishable food.
- 4. What insurance should you have?**
  - Review your policy every year with your agent.
  - Your insurance agent will work with you or your accountant to estimate your projected revenues and expenses, calculate anticipated income and then determine the potential losses from temporary closure.
- 5. Put safety first.**



# If there is a disaster



- **Report the loss**
- **Assess damages**
  - Note damages caused to the structure, equipment and property, including product inventory and raw materials.
  - Take photos or videotape the damage – this will come in handy when speaking to your insurance company.
- **Make repairs.**
  - Prevent additional property damage by making temporary repairs to the building, boarding up windows or covering holes in the roof.
- **Clean up.**
  - Your insurance company may tell you to hire a professional cleaning service.
  - If you or your employees are involved in this effort, use proper eyewear, gloves, hardhats and masks. Sanitation systems within the facility should be repaired immediately.

# Before a disaster ever occurs:

- **Review your current policy with your insurance agent or company representative on a regular basis (annual basis at minimum) to make sure you have sufficient coverage.**
- Be sure to tell your agent about any remodeling or new equipment installation to your place of business. You will need to communicate any changes to your agent and increase/decrease your coverage as these changes may affect the amount of coverage you need.
- Determine the correct amount of insurance that you need. Your agent has tools that can help you estimate your coverage. Ultimately it is up to you to determine the amount of coverage that is right for your business.
- **Report any property damage to your insurance agent or company representative *immediately* after a natural disaster. Also, take pictures of the damage – both to the structure and its contents.**



# Before a disaster ever occurs:

- Make a detailed list of everything you own and estimate the value to replace these items.
- Videotape or take pictures of your possessions. For example, open every closet, drawer, and cabinet and take a picture of the contents.
- Store this information in a safe place such as a safety deposit box or upload the photos to a website (there are several sites that do this) and store your photos there.



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# Brochures

## Getting Back to Business

A GUIDE FOR THE SMALL BUSINESS OWNER FOLLOWING DISASTER



INSTITUTE FOR  
**Business &  
Home Safety**

### DISASTER RECOVERY PLAN

The Institute for Business & Home Safety® presents

## OPEN FOR BUSINESS

A Disaster Planning Resource  
for the Small Business Owner

### IMPORTANT NUMBERS

FIRE DEPARTMENT

POLICE DEPARTMENT

AMBULANCE SERVICES

HOSPITAL

BUILDING SERVICES/MANAGER

INSURANCE AGENT

UTILITIES

RED CROSS

### USE THIS FOLDER FOR COPIES OF YOUR DOCUMENTS

- Insurance policies
- Lease papers
- Important papers
- Emergency contact list
- Employee contact info
- Key customer contact list
- Supplier/vendor contacts
- Photographs of property
- Inventory lists
- Emergency action plans
- Backups of computer files

Also, prepare your workplace with the following items in case of emergency:

- First Aid kit
- Flashlight/batteries
- Weather Radio/batteries
- Camera/film
- Basic tool kit
- Portable fire extinguisher
- Water/non-perishable food

This folder is intended to be used as a guide for use in planning for disaster recovery. Because all the materials you may need may not fit in one folder, it is recommended that you use additional folders or an expandable file to accompany this folder. Please make copies of all materials collected for this file and store the duplicates in a separate location.



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# Questions

# Answers



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