Every business should have a Business Ready “Records-To-Go” box that includes important documents and supplies necessary for business to continue after a disaster. Make sure the box is fire- and waterproof. Some suggested records include:

- Business Continuity, Emergency Preparedness and Disaster Recovery Plan
- Emergency contact list of employees and key customers
- Insurance policies and agent information
- List of suppliers and vendors
- Back-up computer systems and data files
- Bank records

Dare to Prepare
Don’t let disaster interrupt your business.

Protect Your Assets
- Review your current policy with your agent—most policies do not cover flood damage. Understand your deductibles.
- Buy business income interruption and extra expense insurance.
- Inspect and assess the impact of a natural or man-made disaster on your facility.
- Keep a backup copy of your computer operating system, critical software programs and data—explore using an off-site storage center.
- Make a photographic or videotaped record of your inventory. Have a camera ready to take pictures of damage after a disaster.

Support Your Employees
- Assemble an emergency employee contact information form.
- Have a plan to provision quickly for emergency housing for displaced employees.
- Determine how you will meet the immediate needs of your employees, including short-term financial aid.
- Plan for the possibility of security/access for your employees. Will they need badges or security clearances? Be prepared!
- Establish a special phone number for employees to call with a recorded message, an out-of-state message line, designate a contact person or create a calling tree.

Safeguard Your Critical Business Processes
- Create a Business Ready “Records-To-Go” box that includes copies of all important documents and supplies necessary for business to continue after a disaster.
- Develop a business continuity plan that documents the processes critical for your business to operate and meet the needs of key stakeholders.
- Share the plan with your employees and practice it periodically. Revise when necessary to keep it up-to-date.
- Communicate with your key customers to let them know your status in the event of a disaster—check on the status of their business operations.
- Diversify your customer base geographically—if one area is severely impacted by a disaster, it’s likely that customers in another area will continue business as usual. Lessen the impact on your bottom line.
- Develop relationships with back-up suppliers before a disaster strikes.
- Talk to your accountant, insurance agent, and banker, along with other professional advisors. Know when and how to access your records—and your money—in the event of a disaster.

Be Business Ready—Contact your local Florida SBDC office for assistance.

www.sbdc.uwf.edu