

# Dare to Prepare

Don't let disaster interrupt your business.



## BUSINESS READY RECORDS-TO-GO

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

### TESTIMONIAL

"The assistance provided in the loan process was unsurpassed. From the immediate notification of its availability from the Florida SBDC and Clay Chamber, to the submission of documentation for review, to the PROMPT approval answer, and finally the issuing of funds. I wish all financial transactions were this pleasant and stress free."

~ Amber Sahbudak, Owner  
Ocean Movers, Orange Park

### 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.FloridaSBDC.org](http://www.FloridaSBDC.org)

