

# Disaster Preparedness Tips

## From the U.S. Small Business Administration

### Important Steps To Help Your Business Survive

(NAPSA)—With hurricane season as a reminder, the U.S. Small Business Administration (SBA) encourages business owners to prepare for the possibility of any major disaster.

Since Katrina, the SBA has rebuilt its disaster response process to better serve survivors, and offers the following disaster preparedness tips:

- Identify what your operation needs to do to protect itself in the face of a natural disaster. Even if you don't own the building where you do business, take steps to protect your assets.

- Determine what production machinery, computers and other essential equipment is needed to keep your business open. Store extra supplies off-site, and make a plan for a temporary location if your company is forced to relocate after the disaster.

- Find escape routes from the business and establish meeting places. Make sure everyone understands the emergency plan before the storm hits. Designate a contact person to communicate with other employees, customers and vendors.

- Prepare for utility disruptions that are vital to your company's daily operations, and identify backup options, such as portable generators.

- Review your insurance coverage to make sure you understand

what is not covered. Most policies don't cover flood damage.

- Purchase flood insurance. The National Flood Insurance Program provides coverage to property owners. Go to the NFIP Web site at [www.floodsmart.gov](http://www.floodsmart.gov).

- Consider business interruption insurance. It covers operating expenses, such as utilities, and compensates you for the income lost after a temporary closure.

- Make backup copies of all tax, accounting, payroll and production records, and customer data on computer hard drives, and store the records at an off-site location.

- Protect your property from wind damage. Install impact-resistant windows and door systems, or plywood shutters. Hire a professional to evaluate your roof to make sure it can weather a major storm.

- Develop a post-disaster communications strategy. Keep current phone numbers for your suppliers, employees, customers, utility companies, local media and emergency agencies. For long-term recovery, the SBA provides various types of loans for businesses of all sizes, homeowners and renters in the event of a disaster.

More preparedness tips for businesses, homeowners and renters are available on the SBA's Web site at [www.sba.gov](http://www.sba.gov); then click on "Disaster Preparedness."