



U.S. Small Business Administration

## DISASTER ASSISTANCE

Federal Disaster Loans for  
Businesses, Private Nonprofits, Homeowners and Renters

# Disaster Preparedness

## *PLAN*

- Assess the risks (fire, flood, hurricane, tornado, earthquake etc.) for your business or home location and plan accordingly. Research and utilize disaster preparedness resources.
- Identify vital documents and records (birth certificates, medical records, tax returns, insurance records, business financial records, personnel information, inventory information, etc.)
- Prepare a sustainable supply chain by establishing relationships with alternative vendors, in case your primary contractors or vendors are not operational.
- Find out if your key suppliers have a business continuity plan. Create a contact list for vendors you plan to use in an emergency.
- Develop a crisis and recovery communication plan for conventional and social media.

## *PROTECT*

- Develop and practice evacuation and shelter in place procedures.
- Review your insurance coverage to verify your policy is adequate for your home and business assets.
- Consider business interruption insurance, which compensates you for lost income if you have to close your doors when disaster strikes.
- Maintain basic safety equipment (smoke detectors, fire alarms, fire extinguishers, sprinkler systems, first aid kit, etc.). Have a portable radio with spare batteries in case of power failure.
- Backup and preserve important documents and records at a secure location, offsite, cloud, etc.

## *RECOVER*

- The action you take now to prepare for and prevent disaster related losses to your business and home will expedite your recovery as you rebuild and repair disaster damage.
- Use your crisis and recovery communication plan to keep your staff, customers, vendors, and contractors informed about your business operations.
- Review and update your disaster and recovery plans regularly. Inform and involve your family, employees and supply chain with disaster preparedness and recovery planning.