

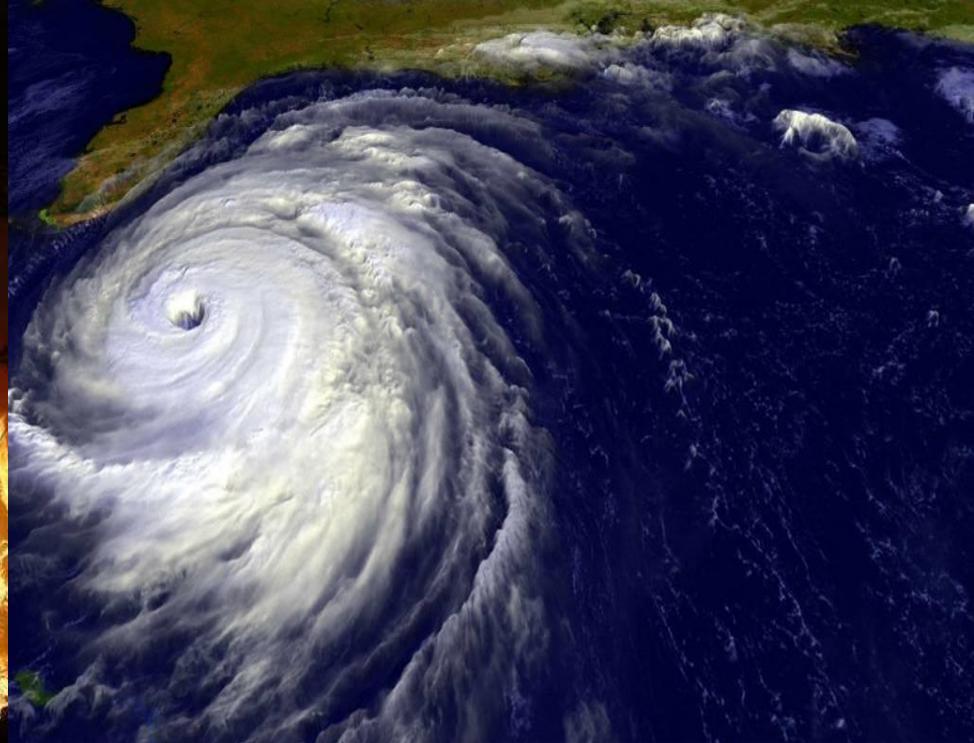


U.S. Small Business  
Administration

# SBA Office of Disaster Assistance



## Field Operations Center - West



# Disaster Preparedness Tips for



# Small Business Losses in Disaster

**40 % of all businesses that close after a disaster never reopen.**



**National Flood Insurance Program**

# Facilities/Operations Planning

What if your business had to close down for several days after a disaster



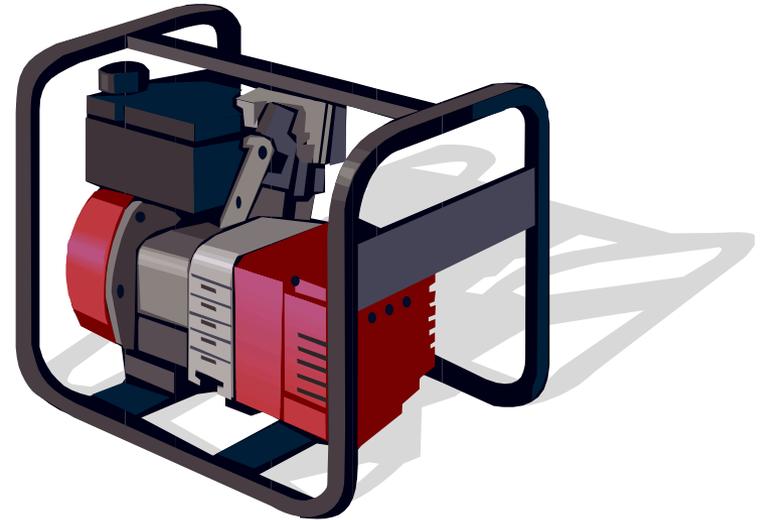
# Facilities/Operations Planning

- **Develop a plan to stay in operation if your business space is not usable or accessible.**
- **Assess the internal and external functions of your company to determine what you need to stay open.**



# Facilities/Operations Planning

- **Keep extra supplies of hard-to-replace items your business needs to stay open at an off-site location.**
- **Buy a back-up generator to insure you can keep your power running.**



# Insurance Coverage

- **Do you have enough insurance to get your business back in operation?**
- **Review your policy to make sure you understand what isn't covered.**



# Other Insurance Options

- **Consider Business Interruption Insurance**
- **It covers operating expenses in the event of a business shutdown.**
- **Business interruption insurance can also compensate your business for lost income.**

# Flood Insurance Coverage?

- Most insurance policies don't cover flood damage.
- For information on flood insurance, visit the National Flood Insurance Program's website at [www.floodsmart.gov](http://www.floodsmart.gov).

# Other Insurance Considerations

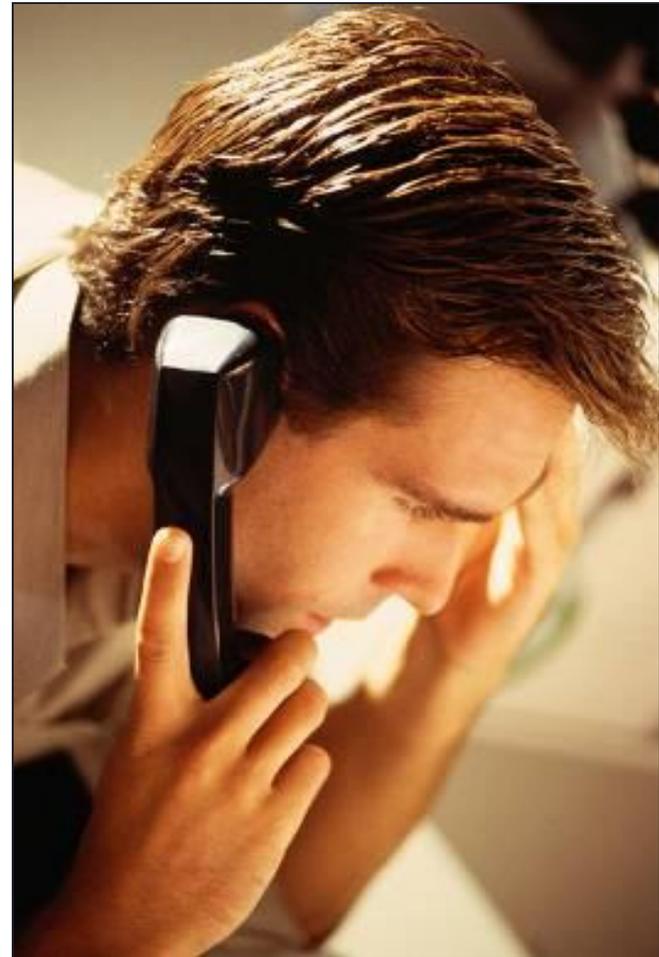
- **After the disaster, your insurance company will need accurate documentation of your business assets.**
- **Regularly photograph or videotape your facility, and its contents.**

# Protect Vital Information

- **Arrange for off-site backup and storage of vital records and information.**
- **Computer data should be backed up regularly and routinely.**
- **Consider hiring professional information protection and storage companies to provide data protection solutions.**

# Communications Planning

**A communications plan is key to your post-disaster recovery strategy.**



# Communications Planning

**Develop lists of important phone numbers and e-mail addresses for your suppliers, employees, customers, the local media, utility companies and emergency responders and keep updated regularly.**

# Communications Planning

**Copies of these contact lists should be kept by a key employee and a backup person.**

**It's a good idea to also designate an out-of-region contact to serve as a "Message Center".**

# Communications Planning



**The “Message Center” will use phone and e-mail to support crucial post-disaster communications.**

# Communications Planning

- **Head-off any rumors of business failure.**
- **Appoint a spokesperson to inform the local media, suppliers, your customers and others about your company's operations and recovery, and utilize a webmaster to keep your website updated with current information.**

# What's New in Disaster?

[DisasterAssistance.gov](https://DisasterAssistance.gov) is a secure, user-friendly website that consolidates information about federally-funded government assistance to disaster victims.

# SBA Preparedness website.....

[www.preparemybusiness.org](http://www.preparemybusiness.org)

**PREPARE MY BUSINESS.org**

- Home
- Planning
- Education
- Testing
- Disaster Assistance
- Contact Us

**Business as Usual. No Matter What.**

You've finally achieved your dream. Don't lose it to a power outage, hacker disruption, fire, earthquake or other disaster. If you're not prepared, a disaster could put you and your employees at risk, possibly shutting down your business forever.

Roughly **40 to 60 percent** of small businesses never reopen their doors following a disaster. But you can.

Disaster planning and preparedness can be your lifeline to staying in business. With proper **education, planning, testing** and **disaster assistance**, you will be able to stay in business through any interruption and beyond.

**Agility Recovery**  
Prepare to Survive

**SBA**  
U.S. Small Business Administration

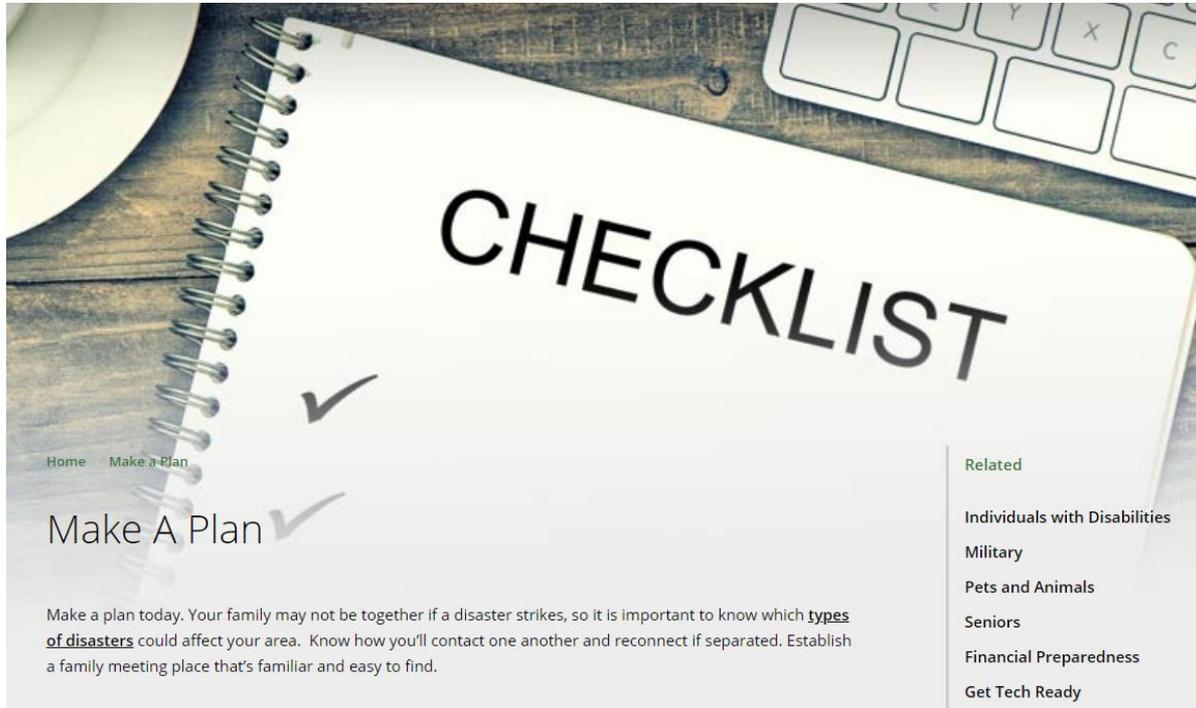
Small Business Administration - [www.sba.gov](http://www.sba.gov)  
Agility Recovery Solutions - [www.agilityrecovery.com](http://www.agilityrecovery.com)  
Ready.gov - [www.ready.gov](http://www.ready.gov)  
Red Cross Ready Ratings - [www.readyrating.org](http://www.readyrating.org)  
IBHS Open for Business - [www.disastersafety.org](http://www.disastersafety.org)

*"It was critical that we were able to recover in a timely fashion."*  
Download Video Transcript

*"A business continuity plan is an essential factor of a small company's long-term success and will contribute to the community's economic recovery in the aftermath of a disaster."*

**-Maria Contreras-Sweet**  
Administrator, U.S. Small Business Administration

# Additional Resources



To learn how to develop your business disaster plan, visit [www.ready.gov](http://www.ready.gov), or call (800)-BE-READY (800-237-3239) for free brochures.

# Additional Resources

- The Institute for Business and Home Safety (IBHS) has an “Open for Business” toolkit, and an OFB-EZ® Mobile App. Visit them at [www.disastersafety.org](http://www.disastersafety.org).
- Ready Rating is an American Red Cross program that helps businesses, schools and organizations become prepared for disasters and other emergencies. Visit them at [www.readyrating.org](http://www.readyrating.org).

# SBA Resource Partners

**Business consulting from SBA's resource partners is a vital form of disaster assistance. These services are generally free of charge.**

**SBA Partners include:**

- **Small Business Development Centers (SBDCs)**
- **SCORE**
- **Women's Business Centers (WBCs)**
- **Veteran's Business Outreach Center (VBOCs)**

# SBA Resource Partners

**SBDCs, SCORE, WBCs & VBOCs**

**Consulting can help a small business:**

- **Recognize alternatives that may mitigate the adverse financial consequences of a disaster.**
- **Consider alternative sources of revenue.**
- **Identify ways to reduce costs.**

# For More Information

U. S. Small Business Administration (SBA)  
Disaster Assistance Customer Service Center

(800) 659-2955

TTY (800) 877-8339

Email: [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov)

or

Visit SBA's website at: [www.sba.gov/disaster](http://www.sba.gov/disaster)