



# THE IMPORTANT STUFF

WHAT TO DO WHEN DISASTER STRIKES









**THE IMPORTANT STUFF**  
WHAT TO DO WHEN DISASTER STRIKES

# PROTECTING YOUR BUSINESS

As natural disasters become more common, the importance of preparing ourselves for them is universal. Not knowing when they can occur or where you or your family may be highlights why taking action now to prepare for the unexpected is crucial.

This workbook highlights actions to prepare your business to be ready for the event of a natural disaster. However your first preparation should be to protect yourself, your household and your community. Because emergencies can happen anywhere - at home or at work - and everyone must take action to prepare for emergencies in case something unexpected happens.

The truth is there's no one-size-fits-all solution to being prepared. Everyone must be their own "emergency manager". When a disaster strikes, you may be cut off from electricity, water and your community. Households should be prepared to be on their own for up to 72 hours or more by storing food, fresh water, transportation resources and other additional medical and animal needs.



**EMERGENCY SUPPLY KIT:** Create a supply kit that will have enough water, food and medications for you, your family and your pets. Think about things that need resources, such as batteries for a hearing aid, flashlights, wind up radios, extra eye glasses, diapers and formula.

**EMERGENCY COMMUNICATIONS PLAN:** Create a plan that ensures you know how to get in contact with your family, in case you become separated. Create a place to meet, in case phones go down. Share your emergency plan with a family member outside the area and select a communication contact person. This will ensure if all communication systems go down in your area, you or your loved ones can try and contact someone outside the area.

**IMPORTANT DOCUMENTS:** As we will discuss later in the course with your business documents, it is just as crucial to store your important personal documents in an easily accessible place, that can be taken in an emergency. It is also recommended to store these documents electronically on a cloud system or flashdrive.

**WHAT TO TAKE:** Sit down with members of your household and decide together what is most important to take if you have little time to evacuate. During mandatory evacuations, at times you can have as little as 60 minutes to leave your home. Decide ahead of time what is most important to take, so you don't waste time.

There are real benefits to being prepared. Being prepared can reduce fear, anxiety, and losses that follow disasters. The need to prepare for a natural disaster is real. Disasters disrupt hundreds of thousands of lives every year. Each disaster has lasting effects, both to people and property. While nothing can ever replace the personal, financial and property loss that can occur from a natural disaster, minimizing the impact can ensure getting back on ones feet can happen quickly and easily.

## **WHEN IT IS NOT JUST YOUR HOME, BUT YOUR BUSINESS AS WELL.....**

Entrepreneurs have a lot to lose when disaster strikes, and not being ready is not an option these days. Planning ahead for the inevitable will save not just your sanity, but also your company. Because it is usually not just you that depends on that business, but your employees, vendors, lenders and community at large.

**We cannot ever fully be prepared for all the natural disasters that could strike, but ensuring you are planned to protect your assets, you know where your papers are, clear on what your insurance covers, can access support resources and prepared to help your employees will minimize the impact and get you back on your feet quickly.**



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CHAPTER

1

SMALL AND LARGE ASSETS









## CHAPTER ONE

# SMALL AND LARGE ASSETS

## what is an asset?

### SMALL ASSET

An asset is an item with economic value that an individual or business owns, with the expectation that it will provide a future benefit. Assets are reported on a company's balance sheet and are bought or created to benefit the business's operations. An asset can be thought of as something that, in the future, can generate cash flow, reduce expenses or improve sales, regardless of whether it's manufacturing equipment or a patent.

Small assets are items your business owns that can be converted into cash quickly. Small Assets are usually things that are mobile and not attached to buildings or property. Timing is everything when it comes to being declared a small asset. An asset that is considered "small" is especially important to keep track of, as usually they don't have as much paperwork attached to them and harder to prove when filing insurance claims. Small assets are things like accounts receivable, inventory, small tools and machines, production supplies, furniture, sound equipment and any other small device.

### LARGE ASSET

Large assets are things your company owns that you expect to have for more than 12 months. Long-term assets include land, buildings, equipment, vehicles, and anything else that you expect to have for longer than a year.

Most companies have more items in the long-term assets section than they realize. For example, a manufacturing company that has a lot of tools, dies, or molds created specifically for its manufacturing processes are all considered large assets.

Another type of large asset is the intangible asset. Intangible assets aren't physical objects; common examples are patents, copyrights.

In order to show in financial statements that their value is being used up, all assets are either depreciated or amortized. Tangible assets are depreciated. Intangible assets such as patents and copyrights are amortized (amortization is very similar to depreciation).

What is  
it Worth?



**BUSINESS ASSET**

A business asset is a piece of property or equipment purchased exclusively or primarily for business use. There are many different categories of assets including current and non-current, short-term and long-term, operating and capitalized, and tangible and intangible. Business assets are itemized and valued on the balance sheet. Business assets are listed on the balance sheet at historical cost and not market value.

**PERSONAL ASSET**

A personal asset is something of value which belongs to an individual. A classic example of a personal asset is a home, but personal assets can take a wide number of forms such as cars, boats, furniture, computers, art, antiques, jewelry and even kitchen equipment. The value of personal assets is often taken into account when people apply for loans or other forms of financial assistance and when the net worth of an individual is calculated. Many people are surprised by the total value of their personal assets when they are added up.

Financial accounts like checking, savings, and retirement accounts are all personal assets, as are instruments like life insurance policies which have a cash value, even if that value is not accessible. A business is a personal asset for that owner.







# ASSET VALUATION EQUATION

## What is 'Asset Valuation?'

Asset valuation is the process of determining the fair market or present value of assets, using book values, comparables and its residual value. Residual value is identifying what that asset would be worth when its useful life is over. It is important to understand the value of your small and large assets to prioritize their immediate and future value to you. This information will allow you to understand how to insure assets, where to store them and what should be taken or left in light of a natural disaster.

**ANNUAL DEPRECIATION EXPENSE = ( ASSET COST – SALVAGE (RESELL) VALUE ) / USEFUL LIFE OF THE ASSET**

**Example:** Suppose a manufacturing company purchases a machine for **100,000** and the useful life of the machine is **10** years and the salvage value of the machine in **10** years is **20,000**.

**ANNUAL DEPRECIATION EXPENSE = ( 100,000 – 20,000 ) / 10 = 8,000**

Thus the company can take **8,000** as the depreciation expense every year over the next ten years. This equation can quickly tell you the current value of your asset and how much it is worth to your business.

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## What Do I Own?

**SMALL ASSETS**

**DATE PURCHASED**

Tools

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Office Equipment

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Machines

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**SMALL ASSETS CONT.**

**DATE PURCHASED**

Equipment

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**LARGE ASSETS**

**DATE PURCHASED**

Land

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Structures

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Heavy Equipment

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Vehicles

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Assets of greater value should be stored and protected more than older assets. It is critical to check in with your insurance agent every year to update information that keeps your policies current with the protection you need.



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2

WHAT ASSETS SHOULD  
HAVE PAPERWORK?



CAR

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This Agreement contain the negotiations, understandings, herein and no statements, printed in this written Agreement shall be binding on the parties. This Agreement may be amended or modified by a written agreement signed by the parties to the agreement. The parties to this agreement are:

The parties to this agreement are:





## CHAPTER TWO

# WHAT ASSETS SHOULD HAVE PAPERWORK?

### PERSONAL DOCUMENTS

To be able to go on with your business and initiate any disaster recovery actions, you need to establish your identity first. The documents required to identify yourself include birth certificates, passports, driver's licenses, social security cards, marriage certificates, diplomas, professional licenses, skills qualifications, military documents and citizenship papers. Having your personal ID papers will not only allow you to easily deal with different institutions and organizations, but will also considerably speed up the coordination work with insurance companies, restoration professionals, bankers and other entities involved in the restoration process.

### ASSET DOCUMENTS

It is essential that you keep your property related documents safe. Real estate deeds of trust and mortgage documents, rental agreements and lease copies, registration documents of motor vehicles and other property records will be required in order to file an insurance claim and begin the restoration process.

Keep in mind that any proof of ownership you can provide will come in handy for insurance purposes.

### FINANCIAL AND LEGAL DOCUMENTS

These important papers include credit cards, bank statements, loan papers, brokerage and retirement account information, tax records, and any stock and bond certificates you may have.

Your insurance policies (homeowners, renters, flood, earthquake, auto, life, health, disability, long-term care, etc.) that will be of paramount importance in the aftermath of an emergency. Even if you lose the insurance papers in a disaster, you will still be able to initiate a claims process as long as you have the policy number and the insurance company contact information for each type of coverage.

### MEDICAL RECORDS

You need easy access to your medical documents at any time, of course, and especially in an emergency situation. These would include health insurance cards, immunization records, disability documents, prescriptions, and any other relevant medical records from a disaster.

Prepare a list of important phone numbers (emergency numbers, medical facilities, your insurance company, your family physician, friends and relatives, etc.). Remember that you need to have all these phone numbers written on paper as your phone may run out of battery or get damaged during the disaster.







# WHERE IS MY PAPERWORK?

Knowing where your documents are stored will allow you to access things quickly and easily. Identify what documents you have and take note below to where they are stored.



## PERSONAL DOCUMENTS

## WHERE IS IT?

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**FINANCIAL & LEGAL DOCUMENTS**

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THE IMPORTANT STUFF

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3

HOW TO KEEP YOUR DOCUMENTS  
SAFE FROM DISASTERS



BACKUPS

LLC

PASSPORTS

TRUSTS

MEDICAL

WILLS

TAX

2015

2016

2017

STATE

SOCIAL

SECURITY

MENTS

VACATION

CITIZENSHIP

CAR TITLE

HOUSING

WORK

PENS

SAVINGS

CERTIFICATES

BANKING  
DIT





## CHAPTER THREE

# HOW TO KEEP YOUR DOCUMENTS SAFE FROM DISASTERS

To ensure peace of mind, as well as a trouble-free disaster recovery, you need to have your paperwork properly organized and safely stored.

### DOCUMENTS THAT NEED TO BE SAFE

**VITAL RECORDS:** Driver's licenses, birth certificates, adoption papers, Social Security cards, passports, citizenship papers (such as a "green card" or naturalization documents), marriage license, divorce decrees, child custody papers, current military ID, military discharge, medical and vaccination records for pets along with current photos and ID chip numbers in case you are separated.

**TAX DOCUMENTS:** There's nothing worse for a company's accounting and finance department than disorganized tax filings. It's important to keep these records safe but also easily accessible for when the need to revisit them occurs.

**BUSINESS PLAN:** While not necessarily a legal document, a business plan will likely be important if you ever sell your business. It also helps to keep this secure as the business matures and the document needs to be revisited.

**OPERATING AGREEMENTS:** The document that outlines how key business decisions are made is one of the most important for your company. Make sure you keep it in a secure location, especially as the signatures on the document most likely make it a binding contract.

**FUNDING DOCUMENTS:** Cap Tables, Investor's Rights Agreements, Management Rights Letter, and Stockholder Consent are all very important.

**FINANCIAL REPORTS:** It takes a lot of work to put together accurate financial reports, no sense not ensuring their safety in case it becomes necessary to need to access them again.

**LEASES / REAL ESTATE DOCUMENTS:** Office space leases, equipment leases, mortgage documents, all of these are important for both records as well as a jumping off point for any new negotiations around a new office or equipment rental.

**INSURANCE POLICIES:** Homeowners, renters, flood, earthquake, auto, life, health, disability, long-term care; have at least the policy number and insurance company contact information for each type of coverage.

**PROPERTY RECORDS:** Real estate deeds of trust and mortgage documents (at least the two-page settlement statement provided by the title company showing the actual cost of the house and purchase expenses); rental agreement or lease; auto/boat/RV registration and titles; video, photos or a list of inventory can all be of value when filing claims and proving ownership.



**HOUSEHOLD PLAN:** On page 57 of this workbook, we discuss the need for a household plan that defines what you and your household members will do in the case of a natural disaster. This will include meeting places, key contact numbers and information that will reconnect you with your household members in case of natural disaster and accidents..

**BUSINESS DOCUMENTS:** Financial reports such as current income statements, balance sheets, financial forecasts and quantification reports.

### PHYSICAL STORAGE

Your first line of protection should include a small safe; a lightweight, lockable, fireproof metal box you keep at home and/or with a friend, relative, or attorney out of the immediate area. Second, rent a safety deposit box for about \$30 to \$50 per year at your credit union or bank. While safety deposit boxes are very secure, in the event of a city or county wide natural disaster, ensure that you have made copies of key documents and spread them outside your immediate area. Keep one of the safe deposit box keys in an offsite location. Deliver the other, along with box location and an inventory of contents, to your attorney or trustworthy friend or relative.

One major benefit of external storage is that you can quickly grab it in case of an evacuation. Without having to move an entire computer, or dig into the computer hardware and remove hard drives, external storage is easy to carry and relatively secure.

Make sure that you routinely back all your files up onto these devices, as well as make redundant backups on multiple devices. External storage is considerably cheaper, but it does require more long-term maintenance and carries the risk of being damaged or lost. There are plenty of horror stories of companies losing external hard drives or thumb drives with important files on them, so let those examples be a lesson to be extra careful.

### ELECTRONIC STORAGE

Using a reliable cloud service provider ensures that no matter your location, in the event of an emergency you can access all your cloud-stored business documents. Many of these services offer automated syncing as well, meaning you don't have to spend hours every week backing everything up.

Most come with a small amount of free storage so you can test the waters before allocating any budget to moving all your important documents onto their services.

For smaller businesses, devices like external hard drives and USB sticks can work great as well.

### MISSING OR LOST DOCUMENTS

Taking photos and video of important documents, inventory and your business assets will ensure that if something goes missing, you have some evidence of ownership. While this may not replace all the work one may have to go through to recover or recreate certain documents, it can definitely speed up the process.

If documents do become lost or destroyed, get the advice from your Insurance Agent and Claims adjuster for how to proceed.

Whatever you choose, make sure you store your documents in a convenient place – safe and easy to access (if it is a portable box, don't forget to put it back in exactly the same spot every time, so that you can find it quickly in a state of emergency).

### WHAT IS CLOUD STORAGE?

Cloud storage is an electronic system that stores data, documents and information on remote servers accessed from the internet or "cloud". It is maintained, operated and management by a cloud storage service provider on a storage server that are built virtually. Cloud storage ensures that if you were to lose key documents or computers (and servers) in a natural disaster and that information was backed up on a cloud server, that you could access it again. It is highly advisable to use a cloud system for back-up, as it is the easiest and least expensive way to store key documents and information and be assured they can be accessed no matter what.

### WHERE CAN I FIND LOST DOCUMENTS?

If you have lost vital documents in a natural disaster, it is important to have them replaced as soon as possible. The sooner you replace lost documents, the sooner you can move on from the disaster.

You will first need to replace identification, such as your birth certificate and drivers licence, to do the process for the remaining important documents that were lost. Your birth certificate will need to be obtained, to be issued a driver licence. This can be done at your vital records office. Please refer to the resource guide in the back of this workbook. After you have received your birth certificate, then you can go to your local DMV for a drivers licence replacement and social security card.

Once personal identification records have been replaced, going to individual entities that hold the documentation for your other key assets can then be started.









# THE SHORT LIST

## Result: Make an Inventory of Your Documents

A detailed inventory will help you easily organize your documents and keep them in order. You will be able to find any specific document you need quickly and with minimal effort.



### Home Safe

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### Safety Deposit Box

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Cloud

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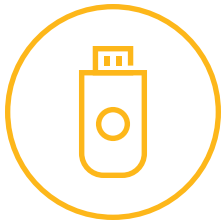
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Thumb Drive

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Keeping your important documents protected from disasters will be worth your time and effort – you will not only be able to ensure a quick and beneficial claims process, but won't have to go through all the formalities for getting new documents, which can be a troublesome, time-consuming and expensive process.

Review your documents every year and ensure you have all current versions. Don't forget to update your Shortlist!

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CHAPTER

4

WHAT INSURANCE DO I NEED?

# INSURANCE POLICY



CALLING  OTHER  (ID)

EX

1. INSURED'S I.D. NUMBER

4. INSURED'S NAME (Last Name, First Name, Middle Initial)

7. INSURED'S ADDRESS

PROPERTY





## CHAPTER FOUR

# WHAT INSURANCE DO I NEED?

Most businesses need to purchase at least the following four types of insurance:



**PROPERTY & RENTERS INSURANCE**



**BUSINESS VEHICLE INSURANCE**



**LIABILITY INSURANCE**



**WORKERS COMP INSURANCE**

**PROPERTY INSURANCE:** Property insurance compensates you if the property you use in your business is lost or damaged as the result of various types of common “perils” such as fire or theft. Property insurance covers not just a building or structure but also what insurers call “personal property,” meaning office furnishings, inventory, raw materials, machinery, computers and other items vital to your business operations. Property insurance can do more than protect your physical assets. It may also provide operating funds during a period when you are trying to get the business back on track after a catastrophic loss. Depending on the type of policy you have, property insurance may include coverage for equipment breakdown, removal of debris after a fire or other destructive event, some types of water damage and other losses.

**LIABILITY INSURANCE:** Any business can be sued. People may claim that your business caused them harm as the result of, for example, a defective product, an error in a service or disregard for another person’s property. Someone may allege that you created a hazardous environment or your advice caused financial losses. Your liability insurance pays damages for which you are found liable, up to the policy limits, as well as attorneys’ fees and other legal defense expenses. It also pays the medical bills of any people injured by your business.

**RENTERS INSURANCE:** If you pay rent for the office or building your business is located in or you do business in your own home, you need to consider renters insurance to ensure your business and its assets are fully covered in case of a natural disaster.

While renters insurance will cover you, your employees and customers or clients when on site and doing business with you, it can also help cover losses that are created from natural disasters. While the building owner may carry insurance, they may not have a large enough policy to cover your business assets. Discuss the coverage policies the building owner(s) carries and discuss with your insurance agent if this is a large enough policy to cover your assets and what it would take to replace them. Renters insurance can also cover revenue loss for when your business becomes inoperable from a natural disaster. This can help cover bills while you get yourself and your business back on track.

**BUSINESS VEHICLE INSURANCE:** If you or employees use your own car or a business vehicle for business purposes, you will want business vehicle insurance. Many personal auto insurance policies exclude coverage if the vehicle involved in an accident is used mainly for business. A business auto policy provides

coverage for autos owned by a business or being used during business hours. The insurance pays any costs to third parties resulting from bodily injury or property damage for which your business is legally liable, up to the policy limits. Depending on what kind of coverage you buy, the insurance may pay to repair or replace your vehicle because of damage resulting from accidents, theft, flooding and other events.

**WORKERS COMPENSATION INSURANCE:** In California an employer must have workers compensation insurance when there are more than three employees. Workers comp insurance, as this coverage is generally called, pays for medical care and replaces a portion of lost wages for an employee who is injured in the course of employment, regardless of who was at fault for the injury. When a worker dies as a result of injuries sustained while working, the insurance provides compensation to the employee's family.

## WHAT IS A BUSINESSOWNERS POLICY (BOP)?

A Businessowners Policy (BOP) combines coverage for all major property and liability insurance risks as well as many additional coverages into one package policy suitable for most small businesses.

A BOP includes business income insurance. This compensates you for the business income you may lose following a disaster. Disasters typically disrupt operations and may cause you to vacate your premises. The BOP also covers the extra expense you may incur if you must operate out of a temporary location.

To cover specific risks associated with your business, you may purchase a variety of additional coverages to add to the basic BOP. For example, the BOP doesn't cover outdoor signs unless you specifically add coverage and pay an additional premium. If your business relies on electronic commerce, you may want to add coverage for lost income and extra expenses in the event your ability to conduct e-commerce is compromised.

Only small- to medium-sized businesses that meet certain criteria are eligible for a BOP. Factors insurers consider include the size of the premises, the required limits of liability, the type of business and the extent of offsite activity. Premiums for BOP policies are based on those factors plus business location, financial stability, building construction, security features and fire hazards.

# HOW MUCH COVERAGE DO I NEED



## HOW MUCH INSURANCE DO I NEED?

When purchasing business insurance it's important to obtain the right amount. Be sure that your business is neither over insured nor underinsured. To help you decide the amount of property insurance you need, refer to your company's assets list. You can buy property insurance on the basis of the property's actual value (the replacement cost minus depreciation) or its replacement value (the cost of replacing the item without deducting for depreciation).

An agent and insurance company familiar with the risks typically involved with your type of operation can help you decide on a reasonable amount of liability insurance you will need to comfortably replace a loss if one was to occur.

## WHO SHOULD I CHOOSE?

**1** Shop around. Prices vary from company to company, so it pays to get several quotes. Get the names of insurance companies or brokers who specialize in your type of business.

It's important to pick a company that is financially stable. Check the financial health of insurers with rating companies such as A.M. Best and Standard & Poor's and consult consumer magazines.

**2** Choose the right deductible. Deductibles represent the amount of money you pay before your insurance policy kicks in. The higher the deductible, the less you will pay for the policy. At the same time, be sure you don't set the deductible so high that it will be a financial burden for you to pay the deductible if you have a loss.

**3** Buy a package policy. A package policy, such as a Businessowners Policy (BOP), rather than individual coverages will cost less.

**4** Find an agent who understands your business needs. The more the agent understands about your overall business and finances, the better he or she will be able to find competitively priced products for you.

**5** Ask about specific actions you can take to prevent losses. You may be able to reduce your premium for certain coverages by following your insurer's specific recommendations. These can include tips on workplace safety, disaster preparation and devices that reduce losses (loss mitigation), such as installing alarms and sprinklers

**6** Avoid losses. Remember insurance works a lot like credit. Costs are lower for customers with better claim histories. The more losses you have, the higher your premiums will be, because it suggests that you are not very careful and there will be more losses in the future. If your loss history is bad enough, you may have trouble obtaining insurance at all from a private insurance company.



### FINDING THE RIGHT AGENT

An agent is a person who solicits, negotiates and implements contracts of insurance on behalf of an insurer, subject to the terms of the agency contract with the insurer and to the laws of your state. You may also obtain insurance with the help of a broker, although brokers generally work with larger entities. Traditionally, a broker has represented the policyholder. Now, the distinction between an agent and broker is blurring. The broker may act as an agent of the insurer for certain purposes such as delivery of the policy or collection of the premium. In the insurance industry, both agents and brokers may be known as “producers.”

How do you choose an agent? The best way to find someone you’re comfortable with is to talk to several over the phone or visit their offices. Look for an agent who knows about your type of business.

Competent insurance agents should be able to answer your questions, help you assess what coverages you need and offer you insurance products to meet those needs. Ask them also how they deal with claims. Then, decide whether the agencies you contacted are likely to provide you with prompt, quality service on an ongoing basis.

Good agents can consult with you not only about the insurance you may need but also about ways to reduce losses. You need to feel supported and comfortable communicating with an agent about some of the most intimate things in your business. An agent should be prompt, concise and informative in their communication.

### WORKING WITH YOUR AGENT

Your insurance professional can provide invaluable advice. Ask your agent what you can do to reduce risks like fire or work-related accidents and about the procedures that should be in place to minimize losses in case your business is hit with a major disaster. To ensure that you have the right coverages and the appropriate amount of insurance, you need to keep your insurance professional informed about any major changes in your business on an ongoing basis.

A good relationship will be built upon consistent communication. Sitting down with your agent at least once a year, will ensure you are giving him/her the information they need to advise you in the best way possible.





# WHAT IS IN A BUSINESS INSURANCE POLICY?

Getting business insurance helps business's protect their financial, intellectual and physical assets from loss; including natural disasters. There are many coverage options available. It is important to identify what your needs are and protect your business. Depending on how severe your business is affected by a natural disaster, ramping up could be costlier than you think.

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## SCHEDULES

A policy schedule is also known as a schedule of insurance. It is the part of the insurance contract that identifies the policyholder and details the property and persons covered, the amount of coverage, the exclusions, the deductibles, and the payment mode and schedule.

## COMMERCIAL PROPERTY INSURANCE

Without adequate insurance, it could be difficult for a business to recover from significant property damage. Commercial property insurance helps businesses pay to repair or replace damaged property resulting from a fire, storm or other covered event. According to the Insurance Information Institute (I.I.I.), 40% of small businesses never reopen after a natural disaster. Without the right business property insurance, you might have to pay for these damages out-of-pocket. Commercial business property insurance policies can help cover:

- Damage to the physical location of your business.
- Damaged tools, assets and documents.

## LIABILITY POLICIES

Liability policies help protect your business from the costs related to claims against your company of bodily injury and property damage. In the event that a lawsuit is filed against your business, you may incur large legal fees – even if you haven't done anything wrong. Without adequate liability insurance, you may have to pay the legal fees, settlement or judgment out-of-pocket. Most businesses need some form of liability insurance.

## BUSINESS AUTOMOBILE INSURANCE

The Business Auto Coverage Form is the most commonly used contract for providing business auto liability insurance. Although the form refers only to "autos," autos are defined to include cars, trucks, trailers, vans or other vehicles designed for use on public roads. Each vehicle you use in your business can be separately "scheduled," or listed on your policy along with corresponding coverage's.



### WORKERS COMPENSATION

Workers' Compensation provides employee benefits for work-related injuries and illnesses. It can also help cover the legal costs your business may face if a deceased workers' family decides to sue you. In most states, having workers' compensation is mandatory. States also determine how much your policy will cost. Factors such as job risk, your business's claims history and the size of your payroll factor into determining your cost.

### COMMERCIAL UMBRELLA LIABILITY INSURANCE

An umbrella is a type of liability policy. It applies over and above the coverage afforded by your primary general liability policy. If you have purchased commercial auto liability and/or employers liability coverage, your umbrella should include those coverages as well. An umbrella affords valuable protection against large lawsuits that could devastate your business.

### RISK MANAGEMENT

For businesses that need help reducing risk exposures and increasing the safety of their operations, insurance companies with Risk Engineering expertise offer loss control services. Services can include performing workplace safety evaluations, designing mitigation plans, consulting, and providing a variety of safety training programs for your employees.



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WHO CAN HELP?







## CHAPTER FIVE

# WHO CAN HELP?

Surviving a natural disaster can be overwhelming. For many, it is not only their personal assets that are affected. If you are a small business owner, the recovery and re-building efforts that need to occur to get your business back on track can be huge. The aim of the recovery phase is to restore the business to as near its previous state as possible. Recovery efforts are focused on decision that must be made to become operable again. An owner must begin to strategize how to rebuild destroyed property, buildings, purchase small and large assets, re-employment and attracting the customer base again. Efforts should be made to “build back better”, reducing the original disaster risks, as well as making operations better, because now you have an opportunity to do so. An owner must take advantage of a small window of opportunity to use resources available from local and national government.

**FEDERAL AND LOCAL HELP:** Historically in the United States, disaster response and relief has not been considered the responsibility of government, and most especially not the federal government. People caught in natural calamities turned to family and to community organizations like churches and private charities for support. State and local governments readily engaged in rescue operations and the task of re-establishing and enforcing civil order when necessary, but the federal government maintained a hands-off stance until the early 20th century. The 1906 San Francisco earthquake and fire prompted the first-ever federal allocation of disaster aid. Congress appropriated \$2.5 million\* in disaster to cover the cost of

food, blankets, tents and other relief supplies requisitioned from West coast Army depots.

From that small initial aid “reimbursement,” the federal role in disaster relief has grown.

In 1950, Congress gave the President the power to designate “disaster areas.”

The designation triggers the availability of federal funds for rebuilding infrastructure and public buildings like schools, courts, libraries, police and fire departments, and other public institutions.

In 1969, the Disaster Relief Act made federal aid available to individual citizens.

In 1979 President Jimmy Carter

issued the executive order that created FEMA, the Federal Emergency Management Administration.

An owner must take advantage of a small window of opportunity to use resources available from local & national government.



Local governments are the first line of defense against emergencies and disasters and are primarily responsible for managing the communication for those events. At the local government level, the primary responsibility for protecting citizens belongs to local elected officials such as mayors, city councils, and boards of commissioners. When a local government receives warning that an emergency could be imminent, its first priority is to alert and warn citizens and take whatever actions are needed to minimize damage and protect life and property. If necessary, it may order an evacuation. When an emergency or disaster does occur, fire and police units, emergency

medical personnel, and rescue workers rush to damaged areas to provide aid.

After this initial response, the local government must work to ensure public order and security. Vital services such as water, power, communications, transportation, shelter, and medical care must be provided, and debris removal must begin. Public and private utility company crews, along with other emergency teams, must be on the job to restore essential services. The local government coordinates its efforts with voluntary agencies who assist individuals, business and families.

**WHAT CAN I DO?** When natural disasters strike, it is unimaginable the damage they can leave. In the event of a disaster, many will be directly affected by the event, losing basic necessities - their shelter, food and clothing. For those that have not been directly hit or prepared enough to help others in the middle of their own tragedy, there are many tasks to consider doing to help your community and your neighbors get back on their feet again.

Victims of disasters need all the assistance they can get, from something as simple as a toothbrush and blanket, to medical attention, psychological and therapeutic counseling and more. Following a disaster, if you find yourself wanting to help, there are many ways to do so.

- Donate goods/money
- Donate blood
- Find your local Red Cross chapter
- Open up Wi-Fi power to family/friends/neighbors
- Following a major disaster, many are left without power. If you are one of the few who has access to electricity and/or Wi-Fi you can share this with your neighbors, friends or family. This can allow them to charge their electronics, and contact others to let them know they are safe
- Volunteer for search-and-rescue team
- Volunteer to cook food at a local shelter
- Use social media to begin educational/newsworthy/donation pages
- Use Facebook to set up a group or disaster page for community members



# create a household disaster plan

More important than your business, is your household. Prepare your household for what to do during a natural disaster by reviewing the **three steps to safety below**.

## 1 CREATE A HOUSEHOLD DISASTER PLAN

Discuss with the household what disasters are most likely to happen and what to do in each case.

Talk about what to do if the power goes out.

Pick two emergency meeting places and make sure everyone knows where they are:

- One should be right outside your home in case of a sudden emergency like a fire.
- The second should be outside your neighborhood in case you can't return home or are evacuated.
- Ask an out-of-state friend or household member to be your "household contact".

Make sure all household members have this person's name and telephone number. After a disaster, it's often easier to call long distance. Each household member should call this person to tell them where they are.

- Talk about what you'll do in the event of an evacuation.
- Meet with your neighborhood to talk about developing a neighborhood disaster plan.

## 2 COMPLETE A CHECKLIST

Check to see if your home and its contents are fully insured **ESPECIALLY FOR FLOOD DAMAGE**. Most homeowners policies do not cover floods!

- Post emergency numbers by the phones.
- Teach children how, and when, to dial 911.
- Show everyone how and when to turn off the water, gas and electricity at the main switches.
- Turn off the utilities **ONLY** if told to do so by emergency officials or if you are sure the lines are damaged. If you turn the gas off, a professional **MUST** turn it back on to avoid the possibility of an explosion or gas leak.
- Get a fire extinguisher and make sure everyone knows how to use it and where it's kept.
- Put together a Disaster Supplies Kit.
- Take a first-aid and CPR class.
- Find two routes out of every room in your home.

## 3 PRACTICE & MAINTAIN/UPDATE YOUR PLAN

- Quiz the kids every six months so they'll remember what to do.
- Conduct fire and emergency evacuation drills.
- Test smoke detectors monthly and change batteries twice a year.
- Test and recharge your fire extinguisher(s) according to manufacturers Instructions.
- Replace stored water in your Disaster Supplies Kit every three months and The Important Stuff Workbook.







**CANDLES**

**BATTERIES**

**FIRST AID KIT**

## **DISASTER PREPARATION LIST**

- WATER
- NON-PERISHABLE FOOD
- BATTERY RADIO
- BATTERIES
- FIRST AID KIT
- FLASHLIGHT
- BLANKET
- CANDLES
- CAN OPENER
- PRESCRIPTION MEDS
- PET FOOD
- WARM CLOTHING
- CELL PHONE
- MATCHES
- WHISTLE
- CASH & KEYS
- HAND SANITIZER
- BASIC TOOL SET
- TRASH BAGS
- BABY SUPPLIES
- EMERGENCY CONTACTS
- PERSONAL HYGIENE ITEMS
- DUST MASK
- IMPORTANT DOCS

**MATCHES**

**EMERGENCY INFORMATION** .....

.....  
.....

• BATTERY •

• BATTERY •

**SPARE KEYS**



# LOCAL AND FEDERAL AGENCIES CONTACT INFORMATION

## SMALL BUSINESS ADMINISTRATION

The U.S. Small Business Administration (SBA) offers affordable financial help to businesses and private non-profit organizations in declared disaster areas. Help is available in the form of low-interest, long-term loans for losses not fully covered by insurance or other means. It is important to note that before a business can apply for SBA assistance, an owner must first apply with FEMA.

**Call 1-800-659-2955**

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

**<https://disasterloan.sba.gov/ela/Information/Index>**

## FEDERAL EMERGENCY MANAGEMENT ASSOCIATION

While FEMA may have little help to your business, ensuring that your family and personal property are being taken care of, will help you stay focused on your business. Applying for FEMA help is done online, using the link below. This is the fastest and easiest way to get help.

**<https://www.disasterassistance.gov>**

**Mendocino County Office: 1375 N. State St Ukiah, CA 95482**

**Lake County Office: 9460 Main Street Upper Lake, CA 95485**

**National Number To File For Relief: 1-800-621-FEMA** (It is encouraged to call the 1-800 number first)

## CHAMBER OF COMMERCE

The U.S. Chamber of Commerce is the world's largest business organization representing the interests of more than 3 million businesses of all sizes, sectors, and regions. Members range from mom-and-pop shops and to leading industry associations and large corporations. Your local Chamber of Commerce will be prepared to connect you with local resources and aid during and after a natural disaster.

**My Local Chapter President:**

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**Contact Information:**

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## SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

The SBDC provides assistance to small businesses and entrepreneurs. SBDC advisors provide aspiring and current small business owners with a variety of free business consulting and low cost training services including disaster relief assistance.

**Mendocino Office: (707)-964-7571**

**Sonoma County: (707) 595-0060**





### DEPARTMENT OF AGRICULTURE

The USDA offers a variety of programs and services to help communities, farmers, ranchers and businesses that have been hit by natural disaster events. The USDA is prepared to provide food, emergency housing, animal relocation and boarding, as well as farmer and rancher assistance affected by natural disasters.

<https://www.fsa.usda.gov/programs-and-services/disaster-assistance-program/index>

Go To <https://offices.sc.egov.usda.gov/locator/app?state=us&agency=fsa> to find your local office phone number.

My Local Office Number:

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### CDC

The Center for Disease Control may be necessary to contact if your business has been affected by a natural disaster. Because of unknown gas leaks, chemical spills or other toxic dangers, you may be required to have your property or building assessed by the CDC before you can re-enter your facility.

<https://www.cdc.gov>  
1-800-CDC-INFO (800-232-4636)

### IRS

Special tax law provisions can help businesses recover from the impact of a disaster, through tax relief and benefits. This can especially occur when the federal government declares their location to be a major disaster area. The assistance can range from additional time to file tax payments, reduced taxes and quicker tax returns.

<https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses>

Go To [IRS.com](https://www.irs.gov) to find your local tax office phone number

My local Office Number:

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### STATE BOARD OF EQUALIZATION

This is a public agency charged with tax administration in the state of California. The authorities oversee sales and use tax, property tax and special taxes. If all ID records and residing important documents are lost, the State Board of Equalization can easily help you replace key ID cards that can help in the process of replacing lost documents and property. The State Board of Equalization will also assist in reducing tax payments on property assets. Mendocino, Lake and Sonoma resides in District 2.

<http://www.boe.ca.gov/proptaxes/disaster-relief.htm#Filing>



# QUICK REFERENCE RESOURCE LIST

Whenever you are in imminent danger, always call 911. However, once you are safe, use the resources below to start putting your life and business back together.

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## Federal

### **US ARMY CORPS OF ENGINEERS (DEBRIS INFORMATION)**

<http://www.boe.ca.gov/>  
877-875-7681

### **FEDERAL EMERGENCY MANAGEMENT ASSOCIATION (FEMA)**

[www.fema.gov](http://www.fema.gov)  
1-800-621-FEMA

### **CENTER FOR DISEASE CONTROL (CDC)**

[www.cdc.gov](http://www.cdc.gov)  
1-800-CDC-INFO

### **U.S. SMALL BUSINESS ADMINISTRATION (SBA)**

[www.sba.gov/disaster-assistance/](http://www.sba.gov/disaster-assistance/)  
<https://disasterloan.sba.gov/ela> (loans)  
1-800-659-2955

### **INTERNAL REVENUE SERVICES (IRS)**

[www.irs.gov](http://www.irs.gov)  
Santa Rosa Office  
707-535-3859

## State

### **STATE BOARD OF EQUALIZATION**

[www.boe.ca.gov](http://www.boe.ca.gov)  
1-800-400-7115



## County

### **PLANNING AND BUILDING SERVICES (INCLUDING DEBRIS REMOVAL)**

[www.mendocinocounty.org/government/planning-building-services](http://www.mendocinocounty.org/government/planning-building-services)  
707-234-6650

### **MENDOCINO COUNTY DISASTER RECOVERY CENTER**

Phone 211  
[www.mendocinocounty.org/community/fire-recovery](http://www.mendocinocounty.org/community/fire-recovery)

### **MENDOCINO COUNTY ASSESSOR-COUNTY CLERK-RECORDER**

707-234-6800

### **MENDOCINO AND LAKE COUNTY SMALL BUSINESS DEVELOPMENT CENTER (SBDC)**

[www.westcenter.org](http://www.westcenter.org)  
707-964-7571

THE IMPORTANT STUFF

WHAT TO DO WHEN DISASTER STRIKES

CHAPTER

6

LEADING YOUR EMPLOYEES









## CHAPTER SIX

# LEADING YOUR EMPLOYEES

Natural disasters create a host of problems for company leaders. Everything from structural damage to lost productivity and employee assistance must be handled simultaneously. Nothing is more important than the safety and well being of your most precious business asset; your employees.

Although it may be desirable to get back to work as quickly as possible, it's best to avoid rushing stressed, traumatized employees back to work. They probably won't be able to focus on their jobs until they have a handle on their situation, and they deserve the time and support it takes to get there.

### SHORT TERM

During and directly after a natural disaster, employees need to know what is going on at their place of employment and what is expected of them. You can create a sense of normalcy when their world is turned upside down by simply staying in communication. An immediate outreach from you as their leader ensuring their whereabouts and safety will show signs of care and concern. Many employees will feel lost and confused, so it is important to be prepared to show up as calm and stoic as possible.

Be the voice of reason and source of comfort your employees need during this critical time, using a straightforward tone that conveys confidence and security. You don't want to make false promises, but your messaging should be supportive and hopeful rather than despondent.

Use every channel available, including company-wide and department-level emails, messages posted on your company intranet and internet sites, communication apps, texts, social media accounts and even signs posted onsite.

Check in regularly with employees immediately after the disaster strikes. Giving them assurance that everything will "be ok" is all they initially need from you. Putting your employees' well-being at the top of the list will help them recover quicker and be more productive when they return to work.

### LONG TERM

Remember that everyone is an individual and will have unique situations and needs. Having solutions is important, yet recognize that that flexibility will be important to accommodate long term needs.

Nothing is more important than the safety and well being of your most precious business asset; your employees.

Once the initial impact and shock of a devastating event have passed, everyone's attention will begin to turn toward cleanup and restoration efforts. As this phase gets underway, it's especially important to keep your workforce informed about what's next. This will take you assessing the business's damage first, contacting your insurance reps and potentially other government resources to ensure it is safe for your employees to resume work at your place of business. Ensure that you have taken proper steps to bring employees back to the safest worksite possible.

If a workplace has to shut down temporarily, employees need to know if work is cancelled or if they should report to another office location. Work expectations should be clear from the onset, because communication can be difficult following a natural disaster. Consider allowing employees to telecommute from home if they aren't affected by power outages. If weather is causing transportation issues, a carpool schedule or shuttle bus might be a viable option.

Don't assume your team knows what you expect, especially for events that may be unprecedented. Your communication with them should spell out everything in very literal terms, such as:

- Office hours for the days/weeks ahead (including modified or regular schedules)
- Flexibility to work remotely or part-time (if that's an option)
- How to log time off work due to a disaster (PTO or weather day)
- How often they need to update their supervisor on their availability
- Which parts of the building are unsafe or not functional

It's not unusual for people who weren't directly impacted by a disaster or crisis to experience what's known as survivor's guilt. When we see others suffering on such a large scale, we often feel guilty. Why were we spared when co-workers, friends and family are going through something so tragic?

Encourage them to talk about what they can do for their neighborhood or local non-profits. Create a volunteer program or become a donation center. This will encourage volunteerism and local donating, creating an opportunity to help those in need. Finding resources that you can bring to them such as counselors, coaches, yoga classes and other forms of relaxation techniques will continue to show them that you care about their well being, while trying to get your business back on track.

Keep in mind that everyone has been changed as a result of this event. Many may be traumatized, having spent days or weeks dealing with their loss and the losses of those around them. They may have witnessed firsthand people's lives being lost and their neighborhoods being decimated. No one can experience this magnitude of destruction and not be changed, and it will take time for everyone to work through it.

There's no rulebook or set timeline for getting back to normal, or even a "new normal." Everyone processes change differently. Check on your team's well-being throughout the months following a natural disaster. Disaster recovery takes weeks, months, and sometimes even years, which can make it overwhelming when you're trying to get things back on track. That's why it's important to pace yourself, your employees and your company.



## EMPLOYEE RESOURCES

Employees recovering from a natural disaster are going to need support. Your company may have special funds earmarked for employee assistance. But even if it doesn't, you can still make this difficult time a little easier for your employees by putting them in contact with organizations that can help them. This will include FEMA, local churches, non profits and private donation centers.

For many employees, the continuation of their salary becomes the largest concern they have. Depending on the magnitude the disaster had on your business, you may be looking at days, weeks, months or even years before being back up and running.

Business's can be flexible in finding ways to keep employees working. This may include flexible work accommodations, such as working from home, remotely or taking periodic days off to attend to personal matters.

## DISASTER LEAVE

The purpose of disaster leave is to support employees who have been directly impacted by a natural disaster of a magnitude that it has been proclaimed a County State of Emergency.

In the event of a proclaimed State of Emergency, their may be an amendment, which extends the emergency period for up to one year from the termination of the said emergency.

**BELOW IS AN EXCERPT FROM THE DISASTER LEAVE ACT:** "When there has been a natural disaster of a magnitude that requires the Board of Supervisors to proclaim a County State of Emergency, the County will enact the disaster leave provision. During the proclaimed emergency period, and for up to one year from the termination of the said proclamation, County employees may donate accrued compensatory time and vacation leave to other County employees who



have lost work time because they have been a victim of a disaster affecting their primary residence. For up to one year from the termination of the said proclamation, impacted employees may use up to 320 hours of donated leave."

Also, to assist employers Congress enacted disaster tax relief which includes an employee retention credit to assist businesses adversely affected by the storms. The bill gives employers that conducted business in a disaster area a tax credit up to 40% of the first \$6,000 in qualified wages paid to each eligible employee during the period of inoperability. This relief package can be a huge assistance to employers to help them continue to support themselves and their employees during difficult times.

**Nonexempt employees:** The Fair Labor Standards Act (FLSA) requires employers to pay nonexempt employees only for hours that the employees have actually worked. Therefore, an employer is not required to pay nonexempt employees if the employer is unable to provide work to those employees due to a natural disaster.

**Exempt employees:** For exempt employees, an employer will be required to pay the employee's full salary if the worksite is closed or unable to reopen due to inclement weather or other disasters for less than a full workweek. However, an employer may require exempt employees to use allowed leave for this time.

Caution is recommended, however, in docking salaried employees' pay. Moreover, many employers instead require employees to "make up" lost time after they return to work, which is permissible for exempt employees. This practice is not allowed for nonexempt employees, who must be paid overtime for all hours worked over 40 in a work week.

**Unemployment Insurance:** When an employee becomes unemployed during a natural disaster, they can be eligible for either basic unemployment insurance or Disaster Unemployment Insurance ("DUA"). DUA is applicable

to those employees who become unemployed as a result of a disaster but who do not qualify for regular unemployment insurance.

DUA is available for "any unemployed worker or self employed person" who lived, worked, or was scheduled to work in the disaster area at the time of the disaster; and due to the disaster: 1) no longer has a job or place to work; 2) cannot reach the place of work; 3) cannot work due to damage to the place of work; or 4) cannot work because of injury caused by the disaster.

### WHAT DO YOU HAVE ON FILE

By keeping current records and contact information on every employee, you can be rest assured that finding your employees after a natural disaster can happen as easily as possible. Update your contact sheets every six months and keep copies on and off site.

Depending on the severity of the disaster, you may not be up and running any time soon. Be prepared to supply your employees with letters of recommendation, as needed, if your business is going to be shut down for some time. It is never easy letting a good employee go, but supporting them in their next position is part of what being a leader is all about.





# KNOW YOUR EMPLOYEES

**EMPLOYEE NAME:** \_\_\_\_\_

**POSITION/TITLE:** \_\_\_\_\_

**HOME ADDRESS:** \_\_\_\_\_

**CITY, STATE, ZIP:** \_\_\_\_\_

**OFFICE PHONE:** \_\_\_\_\_ **EXT. ALTERNATE PHONE:** \_\_\_\_\_

**HOME PHONE:** \_\_\_\_\_ **MOBILE PHONE:** \_\_\_\_\_

**OFFICE E-MAIL:** \_\_\_\_\_

**HOME E-MAIL:** \_\_\_\_\_

**SPECIAL NEEDS:** \_\_\_\_\_

**LOCAL EMERGENCY CONTACT**

**FULL NAME:** \_\_\_\_\_

**RELATIONSHIP:** \_\_\_\_\_

**HOME PHONE:** \_\_\_\_\_ **MOBILE PHONE:** \_\_\_\_\_ **EMAIL:** \_\_\_\_\_

**EMPLOYEE NAME:** \_\_\_\_\_

**POSITION/TITLE:** \_\_\_\_\_

**HOME ADDRESS:** \_\_\_\_\_

**CITY, STATE, ZIP:** \_\_\_\_\_

**OFFICE PHONE:** \_\_\_\_\_ **EXT. ALTERNATE PHONE:** \_\_\_\_\_

**HOME PHONE:** \_\_\_\_\_ **MOBILE PHONE:** \_\_\_\_\_

**OFFICE E-MAIL:** \_\_\_\_\_

**HOME E-MAIL:** \_\_\_\_\_

**SPECIAL NEEDS:** \_\_\_\_\_

**LOCAL EMERGENCY CONTACT**

**FULL NAME:** \_\_\_\_\_

**RELATIONSHIP:** \_\_\_\_\_

**HOME PHONE:** \_\_\_\_\_ **MOBILE PHONE:** \_\_\_\_\_ **EMAIL:** \_\_\_\_\_



**EMPLOYEE NAME:**

**POSITION/TITLE:**

**HOME ADDRESS:**

**CITY, STATE, ZIP:**

**OFFICE PHONE:**

**EXT. ALTERNATE PHONE:**

**HOME PHONE:**

**MOBILE PHONE:**

**OFFICE E-MAIL:**

**HOME E-MAIL:**

**SPECIAL NEEDS:**

**LOCAL EMERGENCY CONTACT**

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**EMAIL:**

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**HOME ADDRESS:**

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**SPECIAL NEEDS:**

**LOCAL EMERGENCY CONTACT**

**FULL NAME:**

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**MOBILE PHONE:**

**EMAIL:**



**EMPLOYEE NAME:**

**POSITION/TITLE:**

**HOME ADDRESS:**

**CITY, STATE, ZIP:**

**OFFICE PHONE:**

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**HOME PHONE:**

**MOBILE PHONE:**

**OFFICE E-MAIL:**

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**FULL NAME:**

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**MOBILE PHONE:**

**EMAIL:**

THE IMPORTANT STUFF

WHAT TO DO WHEN DISASTER STRIKES

# PROTECTING YOUR BUSINESS







## THE IMPORTANT STUFF

### WHAT TO DO WHEN DISASTER STRIKES

# PROTECTING YOUR BUSINESS

Depending on how seriously your business was affected by a natural disaster, it can take a lot of resources and passion to rebuild after a natural disaster. If you are dealing with personal loss as well as professional, it can be overwhelming.

Whether a business even recovers depends on how prepared it was. As we have discussed, taking the necessary steps to recover is vital and one can never be too prepared. It is always advised to prepare for the worst and hope for the best.

While you may be ready to open your business as quickly as possible after a natural disaster and if well planned, ready to do so, remember that everyone around you may not. Your employees may be dispersed into other areas, your vendors unreachable and your customers doing business elsewhere or literally, not their anymore.

Whether you can re-open immediately or not, keep your customers, vendors and lenders in communication with what your recovery plan is going to be. This includes hanging signs on your building, making updates on your social media accounts and contacting vendors that you can reach about future deliveries and needs.

An important part of rebuilding for the future, is to assess how your business was running in the past. Were things working as well as they could? What would you change now that you have an opportunity? Don't be afraid to take this as an opportunity to create a better future for you and your business.

While no one should have to endure losing their business too a natural disaster, being prepared is what it means to be a leader.



This workbook was created by the West Business Development Center (West BDC) who has helped businesses in Mendocino County and Lake County with free advising and low-cost workshops for over 30 years. If you are a business of one person or 100 in Mendocino or Lake Counties, you qualify for our free services.

Whether you are just contemplating starting a business, have been up and running for many years, West BDC can help you navigate whatever next step you need to take.

**SOME OF THE TOPICS WE CAN OFFER OUR EXPERTISE ON ARE:**

- making a profit
- 
- finding customers
- 
- turning a hobby into a business
- 
- starting a business in Mendocino or Lake County
- 
- getting a loan
- 
- expanding your business
- 
- hiring people
- 
- learning digital marketing
- 
- preparing for an emergency

Some of the types of businesses we help are: contractors, electricians, massage therapists, food truck and restaurant owners, farms, hotels and bed and breakfasts, breweries, dog walkers, professional consultants, acupuncturists, clothing boutiques, bakeries and wineries, just to name a few.

Our Women's Business Center was one of the first of its kind in the U.S. to support women-owned businesses with learning new technology, getting a loan, managing the day-to-day, and turning passions into profits.

**TO FIND OUT HOW WE CAN HELP YOUR BUSINESS, GIVE US A CALL AT:**

**707-964-7571**

Or visit our website:

**[www.westcenter.org](http://www.westcenter.org)**







West Business Development Center is a non-profit supported through funding by the U.S. Small Business Administration (SBA). We are host to the Mendocino and Lake County Small Business Development Center (SBDC) and the Woman's Business Center (WBC).

707-964-7571 | [WWW.WESTCENTER.ORG](http://WWW.WESTCENTER.ORG)

