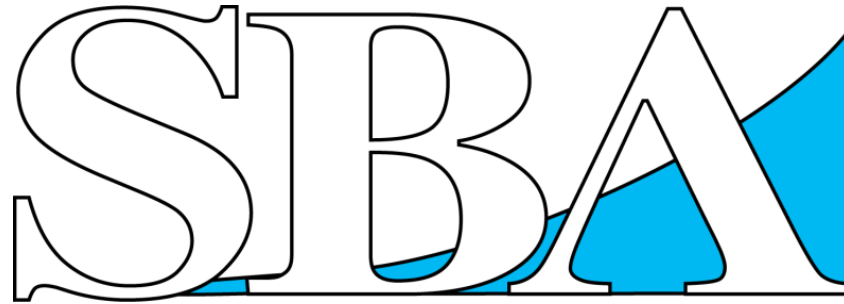


SBA Disaster Assistance



U. S. Small Business Administration

DISASTER ASSISTANCE

**Federal Disaster Loans for
Homeowners, Renters and Businesses of All Sizes**



Disaster Preparedness Tips for Businesses



Small Business Losses

**25 percent of
businesses that
close after
a disaster
never reopen.**



- Institute for Business and Home Safety

Facilities/Operations

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



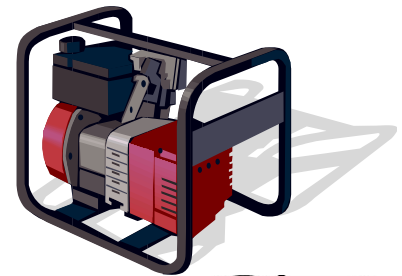
Facilities/Operations

- **Develop a plan to stay in operation if your business space is unusable.**
- **Assess the internal and external functions of your company to determine what you need to stay open.**



Facilities/Operations

- **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 keep your power running.**



Insurance

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



Insurance

- **Consider Business Interruption Insurance.**
- **It covers operating expenses in the event of a business shutdown.**
- **Business Interruption Insurance also compensates you for lost income.**

Insurance

- **Most insurance policies don't cover flood damage.**
- **For information on flood insurance, visit the National Flood Insurance Program's Web site at www.floodsmart.gov**

Insurance

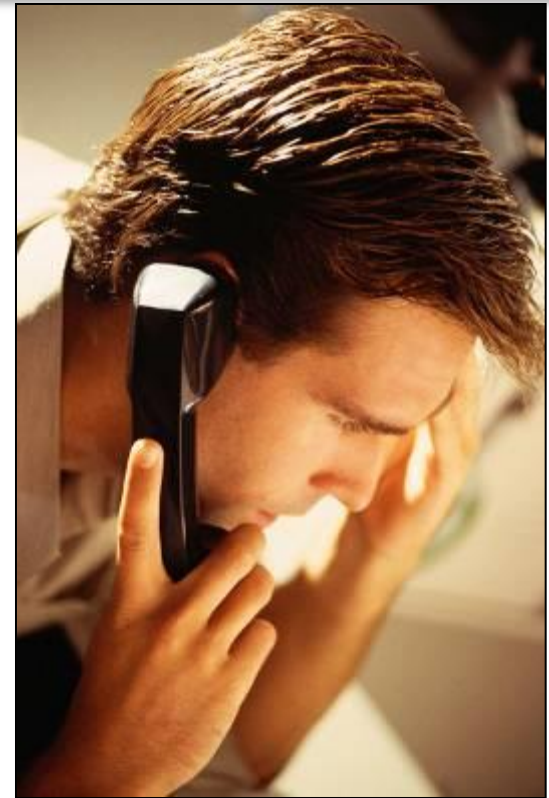
- **After the disaster, your insurance company will need accurate documentation of your business assets.**
- **Regularly photograph or videotape your facility, and its contents.**

Protecting Vital Information

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

Communications

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



Communications

Phone numbers and e-mail addresses for your suppliers, employees, customers, the local media, utility companies and emergency responders should be updated regularly.

Communications

- **Copies of the contact list 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



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

Communications

- **Head off rumors of business failure.**
- **Appoint a spokesperson to inform the local media, suppliers, your customers and others about your company's operations and recovery.**

Additional Resources

To learn how to develop your business disaster plan, visit www.ready.gov, or call 1-800-BE-READY for free brochures.

Additional Resources

- **The Institute for Business and Home Safety (IBHS) has an “Open for Business” toolkit. Visit them at 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 <http://www.readyrating.org/>**

What's New?

- **[DisasterAssistance.gov](https://disasterassistance.gov)** is a secure, user-friendly Website that consolidates information about federally funded government assistance to disaster victims.
- After answering a short, online questionnaire, **[DisasterAssistance.gov](https://disasterassistance.gov)** helps identify forms of assistance that applicants may qualify for.

For More Information

Contact the U. S. Small Business Administration

Disaster Assistance Customer Service Center

at: (800) 659-2955

TTY (800) 877-8339

or visit our website at:

www.sba.gov/services/disasterassistance

or send an email to:

disastercustomerservice@sba.gov

