

Preparing for a Disaster:

There are steps that you can take as prepare for a disaster BEFORE it occurs and ways for you to protect your business, farm or cultural or historic resource. There are many organizations and resources available to assist. Below are some that can help you get started.

Preparation Checklist:

- A well charged cell phone
- Any emergency supplies that are always recommended:
 - Flashlights
 - Extra batteries
 - Water
- Emergency contact list of employees and key customers/clients
- Insurance policies and agent information
- Emergency Action Plan - what are you going to do? Make an outline of first steps and actions...you will be grateful to have thought these first actions through.
- Back up computer system/data files (if you are not automatically backing up thru your internet service provider and in that case have your password and any other relevant information)
- Voice mail box number and remote password
- List of suppliers and vendors
- Inventory list (with \$ value) and pictures (or video)
- Company assets (furniture and machinery - essentially anything non-inventory related that would have to be replaced) list (with \$ value) and pictures (or video)
- Pictures on interior and exterior of business
 - *A special note for businesses who suffered physical damage from Irene: document those repairs (photos of present conditions especially) so there is no question of which storm caused what specific damage.*
- Camera to document new damage if it occurs
- Legal documents
 - The name, phone number and email of your lawyer

- Current financial documents
- Last 3 year's tax returns
 - o The name, phone number and email of your accountant
- Banking records including info on:
 - o Checking
 - o Savings
 - o Debit card
 - o Loans
 - o Line of Credit
 - o Also the name, phone number and email of your bank contact(s)
- A list of credit cards with 800 #'s that the store uses
- A list of all other passwords

If Damage Occurs

- Call your insurance company or agent with your policy number and other relevant information as soon as possible. Cooperate fully with the insurance company, and ask what documents, forms and data you need.
- **Take photographs or video of the damage.** **IMPORTANT:** Do this before making any repairs.
- Make the repairs necessary to prevent further damage to your property (i.e., cover broken windows, leaking roofs and damaged walls). Do not have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.

U. S. Small Business Administration (SBA) is a federal agency that is dedicated to providing support to small business across the nation. On their website, resources that may be of assistance include:

- Planning for Disasters in Advance: <http://www.sba.gov/sba-direct/article/2854>) this page has a guide on how to begin planning for a disaster as well as tips for business continuity planning, advice for developing and maintaining emergency management plans and how to recover after an incident.
- Emergency preparedness - <http://www.sba.gov/sba-direct/article/4633>) provides information on how to prepare for disaster-specific incidents (ie. flooding vs tornado vs winter storm), how to identify mission critical systems for your business, create an emergency coordination plan and preparedness kit.

Craft Emergency Relief Fund

http://craftemergency.org/artists_services/preparedness_and_recovery/ CERF+ is a national artists' service organization whose mission is to safeguard and sustain the careers of craft artists

and provide emergency resources that benefit all artists. Their website has great information on preparedness and recovery specifically targeted to artists, but applicable to all businesses. They have a wonderful resource called the Studio Protector: The Artist's Guide to Emergencies (http://craftemergency.org/artists_services/preparedness_and_recovery/studioprotector/). This tool consists of an interactive ready-reference wallguide that provides easy-to-follow checklists for emergency preparation and response. A [companion \(free\) online guide](http://www.studioprotector.org/OnlineGuide.aspx) (<http://www.studioprotector.org/OnlineGuide.aspx>) provides in-depth information including articles, interviews with artists and experts, tips, and annotated resource lists.

Vermont Small Business Development Center: VtSBDC provides no-cost, confidential business advising and low-cost training services to all small businesses and new ventures in Vermont. They have a Disaster Recovery Guide, a 72-page work book that you can work through on your own or with a local partner. Info: <http://www.vtsbdc.org/programs/irene-business-recovery-business-owner>. and the workbook is <http://www.vtsbdc.org/assets/files/VtSBDC%20cover%20and%20pages-client.pdf>

Federal Emergency Management Administration (FEMA): also has information on business continuity planning: <http://www.ready.gov/business-continuity-planning-suite>

Need info for farmers: