



DISASTER RECOVERY CHECKLIST

Disasters can strike at any time. They can affect your customers, employees, and overall business.

The best thing you can do is be prepared – use this checklist to help you get your business back on track and thriving again.

Before the Disaster

- Learn more about your region and the types of disasters you may face.
 - What natural disasters has your region faced in the past?
 - What is your facility's capacity to resist damage? Is it close to floodplains? Dams? Seismic faults?
 - Enlist an insurance agent to determine what types of coverage are available to you in your area.
- Create an emergency response plan. For this, you'll need:
 - A system to warn employees about potential disasters, along with a method of communicating with local emergency officials.
 - An evacuation plan from your building, including routes and a meeting place.
 - A location for employees to gather complete with provisions.
- Get the safety equipment you'll need beforehand.
 - There are three non-negotiables: First Aid Kits, fire extinguishers, and automatic external defibrillators (AEDs).
- Create a Continuity of Operations Plan (COOP).
 - Figure out which business functions and staff members are completely essential to your operations.
 - If the facility is no longer accessible, you'll need a plan to conduct business elsewhere.
 - Figure out which documents and other records must be accessible for business functions. You may also need to set up backup systems, such as the cloud, so that this information can be accessed and retrieved.

After the Disaster

Insurance

- Obtain verification from emergency services allowing professionals to re-enter your building for damage assessment.
- Contact your insurance provider to initiate a claim process before starting cleanup and item removal.
- Document or capture images of the damages to your property, fixtures, vehicles, inventory, customer records, machinery, and any other business essentials.
- Inquire with your insurance company about filing a claim under your business interruption or income protection coverage.

Cleaning Up

- Get the approval from your insurance provider to begin cleaning, repair, or rebuilding efforts.
- Evaluate the extent of cleaning and repair tasks needed. You may need additional assistance if your current workforce, family, friends, and volunteers aren't enough.
- Identify a source for obtaining temporary or long-term storage for your files, equipment, and other business-related items you can salvage. A steel storage container, for example.

- Consult local municipal authorities for guidance on cleaning procedures, curbside pickup, and any other relevant information for cleaning and reconstruction.
- Protect undamaged inventory by storing it securely to reduce the theft risk.
- Before the cleanup process, turn off all gas and electricity connections.
- Get in touch with a certified electrician to conduct a thorough inspection of your switchboard, wiring, equipment, and appliances.

Re-establish Your Premises and Business Records

- Retrieve and securely store machinery and equipment to prevent further damage.
- Identify a source for obtaining a temporary workspace to keep the business operating. If your business requires customer interactions, consider a space with a reception area, bathroom, and private offices. A mobile office trailer or modular building could be a solution.
- Plan to add temporary furniture for employees and customers.
- Obtain a temporary power source. A generator rental will help keep lights on and charge phones and computers.

- Assess whether you'll need to purchase, rent, or lease equipment for delivery of your products or services.
- Salvage and safely store your records, files, and correspondence to protect valuable information.
- Determine your access to both hard copy and electronic records.
- Begin repairing any damaged records.
- Get copies of records from critical sources, including the IRS, accountants, banks, service providers, and suppliers.

Assess Your Finances

- Prepare a cash flow projection to determine the available funds within your business.
- Generate a profit and loss statement to gain insight into your financial status.
- Seek guidance and support from your accountant or financial advisor while assessing your business's financial standing.
- Contact the IRS for information on assistance available for disaster-related challenges.

Manage and Pay Your Staff

- Evaluate the availability of your workforce for cleaning and repair tasks. Assess the possibility of retaining employees and reallocating them to different roles until your business is fully operational again.
- Consider that some employees may not return, such as those relocating to other areas or residing in temporary accommodations that make returning to work difficult.
- Maintain open lines of communication with your employees to keep them informed about the evolving situation within your business.

Communicate With Key People

- Contact your IT (information technology) support specialist for guidance on restoring your computer systems.
- Establish communication with your customers and update them on your reopening schedule.
- Conduct research on your target market and identify any shifts in customer needs that may have arisen due to the disaster.
- Contact your suppliers and distributors to figure out whether they have been impacted by the disaster and to convey your anticipated return to business operations.
- Address any concerns regarding debt payments as transparently as possible, recognizing that many businesses offer flexibility following a disaster.
- Evaluate your products and services to align with current supply and demand dynamics.