

Is Your Small Business Ready for a Natural Disaster?

NFIB's tips on navigating natural disasters before and after they strike.



Hurricane Dorian, which crawled up the Southern coast from Florida to the Carolinas, was a strong reminder that every small business, no matter where they are, should have a disaster plan.

Whether it's a hurricane or an earthquake or tornadoes or floods or a blizzard, your business should be ready for the worst. Here are some tips to help your small business weather the storm:

- **Understand the risks.** Is your business in a location where flooding is possible? Are tornadoes, hail storms, earthquakes or other acts of nature potential hazards to your business? Make sure you are aware and protected as much as possible against the possible risks.
- **Be sure you have adequate insurance.** You need at least enough to rebuild your home and business. Review your policies to see what is — and isn't — covered. Consider business interruption insurance which helps cover operating costs during the post disaster shutdown period. Get flood insurance.
- **Take photographs and videos of your assets.** Store them online if possible or in waterproof and fireproof containers kept in a safe place, such as a relative's or friend's home or business in another state.
- **Have an emergency response plan.** Determine your evacuation routes. Establish meeting places. Keep emergency phone numbers handy.
- **Develop a communications plan.** Designate someone to serve as a contact person for your employees, customers, and vendors. Phone and email in your area may be down following a natural disaster, so ask an out-of-state friend, colleague or relative to serve as a post disaster point of contact.
- **Backup your business records.** Make copies of any vital records and store them someplace safe. Use online backups for electronic data, and keep paper documents in a fireproof safety deposit box.
- **Create a disaster kit.** Put a flashlight, a portable radio, fresh batteries, fresh first-aid supplies, non-perishable food, bottled water, a basic tool kit, plastic sheeting and garbage bags in a bag or box someplace handy in case of emergency. Encourage your employees to prepare disaster kits for themselves and their families.