



## Forces of Nature

Natural disasters can occur anytime, anywhere and can destroy years of hard work in an instant. With proper planning, their impact on your livelihood can be minimized. If you haven't developed a disaster plan for your business, or need to update your current plan, the following steps may help.\*

Step 1 – Research your business's exposures and the options available to minimize them.

Step 2 – Create a disaster recovery plan.

- Identify risks from natural and man-made disasters.
- Classify operations critical to your business's survival.
- Document current employee contact information.
- Know your key customers, suppliers, contacts, and vendors.
- Establish information technology needs.
- Determine your business's financial needs following a disaster.

Step 3 – Back up your plan.

- Make it available anytime, anywhere.
- Be sure it's accessible even when you can't enter your facility.
- Print a copy, and also store it electronically.
- Regularly back up vital data and records and store a copy off-site.

Step 4 – Educate employees on the plan, and keep them informed of their responsibilities.

- Test the business continuity plan periodically.
- Encourage employees to also prepare themselves and their families for disasters.

Step 5 – Periodically review, practice, and update your plan.

A community cannot survive a disaster unless businesses survive, and businesses cannot survive unless their employees survive. Mother Nature doesn't care who's in her way. Developing a functional, practical disaster plan can help protect your business, your employees, and your future, and help you manage potential disasters with the confidence of knowing your business has prepared to carry on.

As a member of the Insurance Institute for Business & Home Safety® (IBHS), Federated provides many valuable disaster and recovery planning resources to clients at no cost. The IBHS Disaster Safety website offers a ZIP Code tool to identify risks specific to a geographical region, and OFB-EZ® business continuity tool to help even the smallest businesses plan for recovery. For more information, visit <http://disastersafety.org>, or contact your [local Federated marketing representative](#) or Federated's Risk Management Resource Center at 1-888-333-4949.

\*List is not all-inclusive. Your unique needs and business requirements must be considered when developing a disaster recovery plan.

*This article is intended to provide general information and recommendations regarding risk prevention only. There is no guarantee that following these guidelines will result in reduced losses or eliminate any risks. This information may be subject to regulations and restrictions in your state and should not be considered legal advice. Qualified counsel should be sought regarding questions specific to your circumstances and applicable state laws. © 2016 Federated Mutual Insurance Company. All rights reserved.*