Top Five Steps for Business Recovery After a Disaster

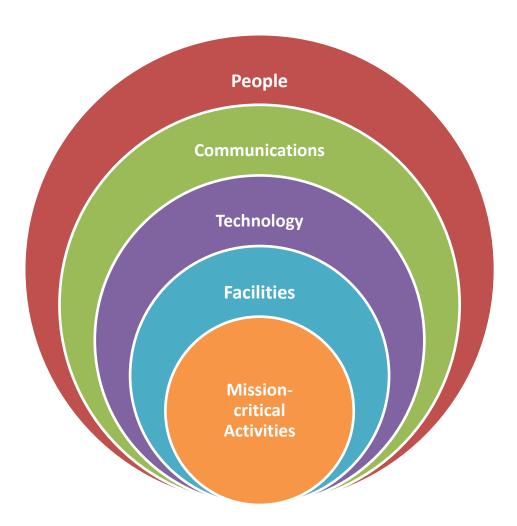


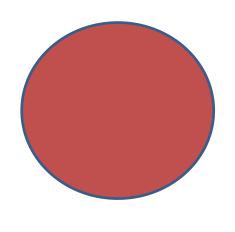
Step 1: Form a team for overall management, operational and communications responses.

- Senior leadership declares crisis, issues objectives and guides recovery.
- Team includes top representatives from these areas, depending on the situation:

Human Resources	Administration
Customer Service	Information Technology
Communications	Operations/Logistics
Facilities	Manufacturing/Production

Step 2: Assess the situation in relation to:

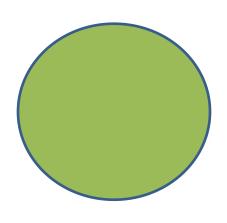




People

Consider:

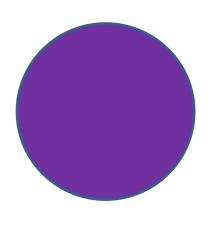
- Employee life/safety issues
- Have employees been harmed, or can they help evaluate and clean up damage?
- Critical staffing needs for recovery
- Needed employee assistance (transportation, child care, work from home)



Communications

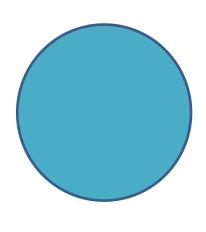
Provide timely, proactive, accurate, consistent information throughout recovery to:

- Employees
- Customers
- Media
- Others affected



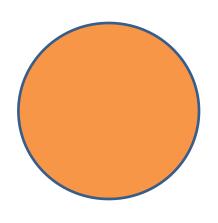
Technology

- Focus on technology to support the most critical areas of your business.
- Establish a response protocol with your IT service provider.



Facilities

- Assess the current state of the facility.
- Salvage all working assets.
- Contact a vendor to make repairs as needed.
- Consider alternate location if office is inoperable (other local business, shared office space, vendor, client, etc.).



Mission-critical Activities

- Determine the order of recovery for critical business functions.
- Determine what can be done to ensure core business gets up and running.

Step 3: Develop and follow a plan.

- Guide decision making and communications
- Enable greater collaboration and consistency

Clear decision-making procedures and communication affect successful recovery.

Step 4: Maintain customer relations.

- Ongoing communication with clients helps retain business.
- Anticipate increase in demand once operations are restored.

Step 5: Budget for a disaster.

- Contact your insurer and file claims quickly.
- Prepare a disaster fund that covers all stages of business recovery: response, recovery and resumption.
- Financial statements and business loss statements are necessary to apply for aid.
- Costs of wages and benefits, special equipment, lodging, meals and travel to recovery sites during return to "normal operations" are covered in many business interruption insurance policies.