



When Disaster Strikes

The devastating results of the 2018 hurricanes and wildfires are still vivid in many of our minds. Disasters present themselves in many forms. A business's ability to handle these disasters is critical not only to its future and success, but also to the success of the community. How will your business react to the challenges presented by a disaster?

If you and your employees are prepared for a disaster, the feeling of panic, confusion, and loss will not consume you if one strikes. Based on your [Open for Business-EZ®](#) game plan, a focused effort for restoring your business using the human and physical resources that you have available, will help get your business back up and running. Using the program's 13-piece continuity plan, you will be able to identify and recover the essential functions of your business, sustain your revenue, and inform employees of their responsibilities.

Our recommended insurance carrier, Federated Insurance®, has partnered with the Institute for Business and Home Safety (IBHS) to reduce commercial and residential property losses associated with extreme weather events and natural disasters. Through IBHS www.disastersafety.org, Federated is making available many valuable resources related to disaster and recovery planning for you, your business, and your employees. These tools are being offered at **no cost** to association members as another benefit.

This article is for general information and risk prevention only and should not be considered legal or other expert advice or an offer of insurance. The recommendations herein may help reduce, but are not guaranteed to eliminate any or all risk of loss. Qualified counsel should be sought with questions specific to your circumstances.

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. © 2018 Federated Mutual Insurance Company. All rights reserved.