Disaster Planning
Most disasters strike without warning. The key is preparation.

**STEP ONE: MAKE A PLAN**

- Analyze possible threats to your business, i.e., fire, tornado, hurricane, earthquake, blizzard, tsunami, server crash, data breach, theft, human error, etc.
- Determine how your agency can and should respond to each threat listed.
- Identify specific situations that put disaster plans in motion when you are facing a threat.
- Create a “no warning” plan should disaster strike without warning.
- Involve your team in planning and communicate often.

**STEP TWO: CONSIDER MOBILITY**

- Convert paper files into electronic files when possible.
- Have one or more laptops set up to access your management systems remotely.
- Create an employee phone tree, distribute emergency numbers and test the process.
- Research and decide if text communication is right for your agency staff and clients. If so, collect cell phone numbers and look into a mass texting solution or “email as text” options. Test the system regularly.
- Communicate to your clients through your website and social media pages. Provide contact numbers and instructions for claims.
- Host your website in a remote location to avoid irreparable damage.
STEP THREE: ASSEMBLE RESOURCES

☐ Use a 24/7 remote phone service to take calls should your communications drop.

☐ Contract with a disaster recovery service in advance to provide equipment and facilities if necessary.

☐ Consider moving to an online version of your agency management system.

STEP FOUR: PROTECT YOUR DATA

☐ Have multiple daily back-ups in different locations or consider an online solution where your data is automatically backed up daily and stored in secure data centers.

☐ Test back-ups regularly. Your back-up is only effective if it works.

☐ When disaster is imminent, overnight (FedEx, UPS, USPS) a copy of your most recent back-up tape to your agency management system provider’s data center.

STEP FIVE: PACK ESSENTIALS

☐ Generators, flashlights, batteries, radios

☐ First aid supplies

☐ Extra pens, paper and notepads

☐ Extra ACORD claim forms and carbon paper

☐ Digital camera

☐ Bottled water – enough for employees and walk-in customers for two weeks