

WILL YOUR BUSINESS DOCUMENTS SURVIVE A NATURAL DISASTER?

You've assembled your disaster planning team, defined roles and responsibilities, taken steps to protect equipment, servers, and electronic data, coordinated call trees, and outlined steps to recover and reestablish operations in the event of a natural disaster.

But does your disaster preparedness plan identify key business documents, as well as a safe place to store them?



KEY BUSINESS DOCUMENTS TO CONSIDER IN YOUR PLANNING:

Benefits related documents - payroll, 401(k) hardship withdrawals, list of services available through your EAP service provider along with access/login information, health insurance claims information, employment policies around time off, forms and processes for impacted employees to apply for available employee assistance funds, bank and hsa/fsa information, and employment policies/handbooks.

Business continuity documents - insurance policies and contacts, insurance claim forms, building plans, deeds, survey maps and plot plans, tax returns, documentation for business assets, vendor information, facilities management security codes, server access passwords, staff email, phone numbers, and disaster recovery plans.

Irreplaceable historical documents - certificates, artifacts, relics, antiques, artwork, industry memorabilia, and archives related to your business.

Business library collections - relevant and historical books, publications and documents related to your organization, business, physical building site, city, and/or town.

SELECTING A SAFE STORAGE PLACE FOR KEY DOCUMENTS:

Of course, identifying what to protect is only half the challenge. Finding an optimal place that's safe, secure, yet easily accessible is also key. Here are a few do's and don'ts to keep in mind when choosing physical and digital storage sites.

DO | FOR PHYSICAL STORAGE



Pick a safe, secure, location that can only be accessed by special password, code, or key.



Select a climate-controlled storage space to avoid excessive humidity. And make sure it's not susceptible to very cold temperatures since pipes can freeze, burst, and cause significant water damage to stored items.



Monitor humidity levels for both storage areas and server rooms to be within an ideal range of about [40-55%](#) to retard mold growth on stored documents and avoid electrical problems, rust, and corrosion on computer equipment.



Inspect storage space for signs of pest or rodent infestation.



Periodically check warehouse or facility to make sure documents remain safe, secure, and protected from hazards.



Review policies and procedures to gain access to your stored documents after the disaster.



Form a plan to clean and restore documents if, despite all your efforts, damage occurs.

DO | FOR DIGITAL STORAGE



Make sure your benefits administration system is backed up on a regular basis and can be accessed from anywhere.



Prepare digital copies of any personnel records, and other original paper documents. (Natural disasters often bring mud, water, fire, smoke and other hazards that can damage, and make it difficult to access, physical records.)



Scan and store all digital records and employee paperwork in the cloud and keep passwords safe and secure so you can access files after the disaster has passed, if necessary.



Keep an inventory list of all records and files that you have backed up and digitally scanned.



Maintain an offsite backup server as a duplicate just in case your main backup server ends up damaged.



Back up external hard drives with duplicate data on a regular basis.



Change passwords and security codes to access backups if/when members of disaster planning leave or are dismissed from your organization.



DON'T



Choose a site, including bank vault or storage facility, that's near your business and in the same potential path of destruction or disaster.



Store files and documents in an attic, basement, or garage, which can be prone to mold, mildew, pest, and rodent infestations.



Pack documents in cardboard boxes or containers. These are susceptible to mold and microbial growth, as well as to moisture and vermin, which can all do damage to documents stored inside.



Schedule inspections in summer only. In certain areas where freezing temperatures occur during winter, pipes can burst and cause water damage.



Put off establishing emergency response procedures for restoring and recovering documents in the event they are damaged while stored.

To learn more about what you can do to effectively mitigate risk before, during, and after a natural disaster, contact one of our Advisors today!

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