



Press Release

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Planning Tool Helps Guide Disaster Preparation and Recovery Strategies

The skies are clear. The river is at its normal level. Authorities are reporting a low risk of wildfire. Fault lines have been quiet. It's tempting to operate your business as if these will always be the case. But what will you do when disaster strikes? Ask any business owner who has been through a disaster — thorough preparation makes all the difference.

When you experience a catastrophe, the trauma and stress make it difficult, if not impossible, to think clearly enough to begin setting things right. And unless you've collected all the documents and information you need for operational continuity, you'll have a hard time getting things moving again.

Federated Mutual Insurance Company® offers the resources you need to prepare your business for a disaster with the Institute for Business and Home Safety (IBHS) Open for Business-EZ® program. The program, available online or in print, guides business owners through the process of developing a plan to help keep a business profitable after a disaster.

The toolkit contains documents to record information about the major areas of your business, including basic operations, equipment, employees, customers, suppliers, vendors, finances, and information technology. It also helps you record and assess your risk for a variety of natural and man-made disasters, and test your plan for reaction and recovery. To access the toolkit, visit the [IBHS website](#), or log on to [Federated's Shield Network](#) and click on "IBHS – Disaster Planning."

The IBHS website also offers a [tool](#) that helps users identify threats specific to their geographic region, helping to focus preparedness efforts. It also provides information on best practices, including assessments, guides, and checklists to help prepare for these perils:

- Earthquakes
- Floods
- Freezing weather
- Hail
- High winds
- Hurricanes
- Tornadoes
- Wildfire

The site www.disastersafety.org, is also great for employees of the business to learn how to prepare for disasters. A business cannot recover unless they have employees that can help and employees can't help the business until they have their own personal situation under control. For more information on OFB-EZ® and the library of other risk management resources Federated Insurance® offers, contact your local [Federated marketing representative](#).

This article is for general information and risk prevention only and should not be considered legal or other expert advice. 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. © 2019 Federated Mutual Insurance Company.

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