Disaster preparedness: Protecting your business data.

Often when we think of disaster preparedness, we think of physical precautions, like boarding up windows or fortifying the roof. But in today's information age, it's just as important to make sure we safeguard critical data in case of an emergency.

Here are six steps you can take to keep your business information as disaster-proof as possible and facilitate your recovery after a disaster.

1. First things first: Create a disaster recovery plan.
Of all the data and documents that need to be protected, the first is your business's disaster recovery plan (also called a business continuity plan). This document outlines the steps you need to take in an emergency, which create clarity for everyone in your company and help the recovery process go smoothly. Don't have a disaster recovery plan? The Insurance Institute for Business and Home Safety offers a free toolkit to help you create one for your business.

After you create your plan, store it in the cloud and/or keep a hard copy offsite to ensure you'll have access to it, even if you can't access your business's physical location.

2. Make sure you have key contact information saved offsite.
Communication after a disaster can get complicated if all your contact information is onsite at your disaster-compromised office. Be sure to have an offsite list of the phone numbers and email addresses of:

- Employees

- Clients/customers
- Vendors
- Suppliers
- Your insurance agent

3. Keep insurance and financial information easily accessible.
One of the first things you may need to do after a disaster is to contact your insurance agent. Make sure you have their contact information, as well as all your business policy numbers, saved offsite. Banking information, including payroll data, is also essential to have on hand as you get your business back up and running.

4. Keep an inventory of essential equipment.
If any of your equipment is damaged, having a detailed inventory can speed up the insurance claims process. Record model and serial numbers and take photos of your most important equipment. Then store this information on the cloud and/or at an offsite location.

5. Back up critical computer data regularly.
We've covered the most critical information to keep immediately accessible in a disaster. However, to keep your business moving forward in the wake of a disaster, it's ideal to have backups of all the key information stored on your computer systems. Depending on the size of your business, you can back up important data and documents through external hard drives, data backup software, cloud backup services, hardware appliances, or even USB drives and DVDs (for the smallest businesses). Just remember the 3-2-1 rule: You should have three copies of your data, each copy should be saved to two types of media, and you should keep one copy at an offsite location.

6. Keep careful records during recovery.
Disaster preparedness isn't just about what you do before a disaster. It's knowing what to do afterward, as well. And keeping a careful record of the recovery process can make everything easier, both for you and your insurance company.

First, inspect your worksite after the disaster. Make a detailed list of damages and take photos. In the days that follow, keep receipts of any related expenses, such as repair costs, rental on a temporary workspace, etc.

One of the best ways to facilitate a smooth recovery after a disaster is to establish a relationship with a trusted insurance agent beforehand, one who knows your business and your history. Start now by finding a local, independent agent.

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