

DISASTER RECOVERY GUIDE



Immediate Actions

1. Ensure Safety First:

- Make sure all employees and family members are safe.
- Avoid entering impacted areas until they are declared safe by authorities.
- Shut off gas, water, and electricity if you can do so safely.

2. Document the Damage:

- Take detailed photographs and videos of the damage to your property, inventory, and equipment.
- Make a list of damaged items, including their value and any receipts or purchase records.

3. Notify Your Insurance Company:

- Contact your insurance agent to report the damage and begin the claims process.
- Keep copies of all communications with your insurer.

4. Secure the Premises:

- Board up broken windows and doors to prevent further damage or looting.
- If necessary, hire a security service to monitor the property.

Recovery Steps

1. Assess Financial Assistance Needs:

- Determine the extent of financial impact on your business.
- Calculate the immediate costs needed for repairs and operational recovery.

2. Utilize SBDC Assistance:

- Small Business Development Centers (SBDCs) provide free, personalized, and confidential business advice and training to small businesses.
- SBDCs can help you with:
 - Developing a recovery plan.
 - Understanding and applying for disaster loans and grants.
 - Managing cash flow during recovery.
 - Marketing strategies to regain customers.
 - Find your local SBDC through iowasbdc.org.

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- Ensure safety of all individuals.
 - Document the damage (photos, videos, inventory lists).
 - Contact your insurance company and file a claim.
 - Secure the premises to prevent further damage.
 - Assess financial impact and recovery needs.
 - Reach out to your local SBDC for assistance.
 - Utilize local and state resources for additional support.
 - Seek professional financial and legal advice.
 - Develop a detailed recovery plan.
 - Communicate with employees, customers, and suppliers.
 - Implement mitigation measures to prevent future damage.
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