

Preparing a disaster plan

Do you have a contingency plan in case something unexpected occurs at your business? Whether it's a power outage, robbery, fire, or a hurricane that rips through your area, you should have a disaster recovery plan.

Here are a few suggestions that can help you recover faster following an event that interrupts your business:

- Store the following materials in a safe place, away from your business:
- Back-up disks for everything on your computer. Back up your computer system on a regular basis.
- A copy of your latest physical inventory and year-to-date printouts of sales, purchases, etc.
- A copy of your vendor list with complete mail, telephone, and e-mail information. An updated list of merchandise on memo and the vendor(s).
- An inventory of your business personal property (showcases, desks, chairs, computers, equipment, etc.), including a video of your store contents.
- Security information, including the name, phone and address of your alarm service and vendor for safes or vaults.
- Insurance information, including the name, phone and address of your agent and insurance carrier and a copy of your insurance policies.
- A list of employees, phone numbers, addresses, and e-mail addresses.
- A list of businesses that provide services, such as your accountant, attorney, payroll vendor, and bank officer.
- Information about a cleaning service, contractor, and realtor. If your building has been damaged, you may require a cleaning service and a contractor. In some instances, you may need to immediately relocate and will need a realtor's help. Having this information handy can speed the process.
- Your business's customer list with phone numbers and addresses. This should include a separate list of customers who have entrusted you with their jewelry for repair or consignment or have merchandise on layaway.

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- Contacts for the shipping companies that serve your business. You will need to contact them immediately to provide alternative delivery instructions.
- Some of the information should be updated annually. Other parts must be updated daily, weekly or monthly. While this may sound like a lot of work, once you have a procedure in place, your disaster recovery plan should be just a routine part of your business operations.
- No one expects a disaster, but you should prepare for it.

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