

# A Hurricane Is Not a Joke

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We here in Southwest Louisiana understand why no one jokes about hurricanes. We know that a hurricane is dangerous, bringing with it strong chances of death and destruction.

Do you have a plan for your small business and for your family?

Here are a few simple steps that will help you protect your business. These tips also apply to your family's readiness, as well.

- **Assess your risk.** Start with assessing your risk, such as the vulnerability of your location to storm surge, the likelihood of your building being severely damaged by wind or a falling tree and the chance of a prolonged power outage. What can you do to reduce the risk? For example, is it time to remove that dying tree that drops limbs in every thunderstorm?
- **Check your insurance coverage.** Review your insurance coverage and decide if it's appropriate for your situation. Flooding, business interruption, property insurance – have you added something to your business that you need to add to your policy? Talk to your agent and read the fine print. You want to be sure you understand what is covered. Now is the time to buy flood insurance. A small investment in coverage for flooding will give you peace of mind.
- **Photos.** Get digital photos of everything. Shoot a video of your business, starting at the front door, with your voiceover saying what you're seeing.
- **Digitize your info.** Digital is the key to keeping your information safe. Store your business records, photos, accounting information, insurance documents, tax returns, client data, etc., in the cloud. Don't trust a jump drive that hangs on your keychain. Your business information is too important to keep on a device that can easily be lost or damaged. Back up your info often or schedule automatic backups for your network. An information technology professional can assist you to make it easy to remember.
- **Contact info.** Check to see that you have current contact information for all of your employees so everyone can communicate after the storm. Discuss the likely evacuation destinations and encourage workers to think about a plan for their families now.
- **Plan now.** Discuss now what will happen if a hurricane nears Southwest Louisiana. If you have an action plan so that you and your staff can quickly handle things, you can protect your business and release everyone to take care of their families. Your employees will be worried about themselves so make it easy for them to help your business. Everyone will be happy that you made the plan.

The Louisiana Small Business Development Center at McNeese State University can help you develop a disaster plan for your small business. Don't let Mother Nature play a joke on you.

For over 30 years, the LSBDC at McNeese has worked with entrepreneurs and business owners who are looking to start or grow their small business. Visit [www.lsbdc.org](http://www.lsbdc.org) to learn more about us. For no-cost assistance with your business, call us to schedule an appointment at (337) 475-5529.

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