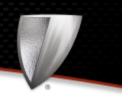
RISK MANAGEMENT CORNER



When Disaster Strikes

The devastating results of the 2017's extreme weather are still vivid in many of our minds. Catastrophes and disasters present themselves in many forms. A business's ability to handle these disasters is critical not only to its future and success, but also to the success of the community. How will your business react to the challenges presented by a catastrophe?

If you and your employees are prepared for disaster, the feeling of panic, confusion, and loss will not consume you if disaster strikes. Based on your <u>Open for Business</u> game plan, a focused effort for restoring your business—using the human and physical resources that you have available—can be implemented to help get your business back up and running. Using the program's business continuity plan, you will have resources available to help you identify and recover the essential functions of your business, sustain your revenue, and inform employees of their responsibilities.

Our recommended insurance and risk management provider, Federated Insurance®, has partnered with the Institute for Business and Home Safety (IBHS) to help reduce commercial and residential property losses associated with extreme weather events and natural disasters. IBHS also provides information on best practices, assessments, guides, and checklists to protect against;

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

Through IBHS, <u>disastersafety.org</u>, Federated is supporting many valuable resources relating to disaster and recovery planning for your business and your employees. These tools are being offered at no cost to association members as another benefit of our partnership with them.

For more information on these and other Federated risk management resources, contact your <u>local Federated</u> representative.

This article is for general information and risk management 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 regarding questions specific to your circumstances. © 2018 Federated Mutual Insurance Company. All rights reserved.

