



DISASTER RECOVERY

Businesses ■ Homeowners
Renters ■ Nonprofits

#DIGITALGOBAG *Disaster Preparedness Checklist*

The SBA's **#DigitalGoBag** is intended to help small business owners understand the most important documents to keep handy in the event of a disaster.

✓ Checklist items

- Create an *In Case of Emergency (ICE) List* and assign a Key Person — someone who can manage the business in an emergency. Provide the Key Person with essential information about your business, including the location of important documents and contact information of key people, such as accountants, attorneys and vendors.
- Meet with an insurance agent for a full policy review to ensure adequate coverage of facilities, equipment, temporary re-location, payroll, etc. Consider purchasing key person insurance and keep proof of coverage secure and accessible.
- Plan ahead for communicating with employees, vendors and clients after the disaster.
- Have a waterproof/fireproof safe deposit box for hard files and keep your proof of identity and business EIN secure.
- Protect your lease agreement or deed by keeping a copy handy in the cloud.
- Ensure that you maintain secure access to the current and previous year's state and federal tax returns. If you're a new business, keep an updated copy of a profit and loss (P&L) statement and a personal financial statement. Whether a new or established business, search the IRS.gov site for a Schedule C, if necessary, or check your business accounting software.

✓ Useful resources

- Prepare for emergencies: [SBA.gov/prepare](https://www.sba.gov/prepare)
- Disaster assistance: [SBA.gov/disaster](https://www.sba.gov/disaster)
- Mitigation assistance: [SBA.gov/mitigation](https://www.sba.gov/mitigation)
- Check if you're in a flood zone: <https://msc.fema.gov/portal/home>

