

Disaster Prevention and Preparation Tips Serving the Embroidery Industry

McKAY
INSURANCE AGENCY, INC.

Prevention and preparation are key to avoiding catastrophes and getting back to business after a disaster. Follow these tips to help prevent disasters that are within your control and to prepare so that you can be back in business after storm or flood damage.

- Install fire extinguishers and smoke detectors. Check them at least once a year.
- Make sure all flammable materials such as paints and aerosols are properly stored.
- Trash is a fire hazard. Use covered trashcans and empty them frequently. Dispose of trash properly.
- Make sure your workspace is well ventilated and replace your air filters every three months.
- If your business is located on the lower level or first floor of the building, it is important to have coverage for flooding and for backing up of sewers. Ask your insurance agent to get you a quote for this coverage.
- Keep children and pets away from your equipment.
- Install surge protectors for your machines and computers. Make sure your outlets are not overloaded.
- Have a professional electrician inspect your wiring and make sure no one circuit is overloaded.
- Create a plan to fill current orders even if your machines are destroyed. If you belong to an embroiderers' organization, they may be able to connect you with other businesses that could help out. Industry magazines are another good source of information on suppliers who can help you get up and running quickly.
- Consider an alternative location where you could do business if there is damage to the building where you work.
- Take pictures of your equipment and workspace. These will make it easier to document what you've lost after a fire or other disaster.
- Neatness counts. Keep your supplies and equipment in orderly bins or on shelves. That way you'll be better able to provide an accurate inventory if you need to make an insurance claim.

- Valuable papers such as insurance policies, photos of equipment and customer information files – keep copies of these off site in a bank or with a family member.
- Before taking your business on the road, check with your insurance agent to make sure you have coverage for using your motor home for business. Also ask if your policy covers your machines, computer and inventory while you are traveling.
- When using a motor home or travel trailer, keep it locked at all times.

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