

Disaster Preparation for Artists

Disasters can strike at any time and in any place with little or no warning. The time to formulate and implement a disaster response plan for business is now. The following handout was put together with artists in mind. Take your first steps today. The more complete your preparation the more likely your business will recover from a disaster.

Secure your Studio – More than one-third of the United States' population lives in hazard-prone areas. Take steps to reduce physical destruction to your buildings and contents. The following steps can reduce your insurance costs as well.

- Use the resources at the end of this handout to access your risk. Even if you rent your studio there are steps you can take now to strengthen and protect the building in the event of a disaster.

Communications Plan – Before disaster strikes reach out to those who care about you and let them know where you would evacuate to in the event of a disaster and how they can stay in contact with you.

- Designate one person outside of your geographic area that you will stay in contact with so that others can call this person to check on you.
- If you have employees, let them know how to get in touch with you if disaster strikes. Encourage them to have disaster plans of their own.

Insurance – Even with homeowners and business insurance disaster recovery is a major undertaking. Don't consider insurance an "all or nothing" proposition, at the very least get your basics properly insured.

- Make sure you understand what is and is not covered by your homeowners or renters insurance. Be aware that it will cover little or none of your business property.
- If you don't have business property insurance, learn about the options available and review your risks.

- Property insurance will not cover flood damage. Use the Resources to learn more about flood insurance.

Protect Critical Information – Insurance policies, legal papers, contact lists, financial records, inventory lists, and photographs of property are some examples of critical information you will need to access after an emergency. Protect the originals and have duplicates at a safe off site location.

- Computer Backups – Do periodic backups of your hard disk. Find a storage location that is distant from the likely disasters you face in your area. Online backups are good option if you have a high-speed Internet connection.
- Studio Pictures – Videotape or photograph all parts of your studio periodically. Store this documentation in a safe off site location, it will be a critical component of your insurance claim process.
- Important Papers – Insurance policies, contracts, and tax records are usually key items to have copies of in a safe off site location. As an artist, you are likely to have critical documents about your work and/or your process, such as glaze formulas for ceramic artists. Don't assume that you'll be able to grab these important documents on your way out the door when disaster strikes.
- Art Pictures – A photographic history of your art is important; especially so after a disaster. If your portfolio is recorded using traditional photography, make sure the originals are stored in a safe off site location. Having digital versions of your photographs offers more options. A few inexpensive CD's can hold high resolution versions of complete portfolios. Online archiving is also a good option to look into.

Protect Critical Inventory – At any time, your art work may be at a number of locations—galleries, museums, shows, in transit, storage, or in your studio. Beyond insuring the items, take reasonable steps to protect them from damage in the event of a disaster.

- If you have artwork in galleries, museums or at shows ask the staff if your artwork is covered by their insurance in the event of a disaster. If it's not, take care of this risk yourself.
- Understand your risk exposure for where you live and plan accordingly. For example, if you live/work in an earthquake prone area properly secure all of your breakable inventory. If flooding is possible, protect your work from above and below.

Plan for Business Continuity – Even if you have taken measures to protect your business, a disaster can keep you from making and selling your work for an extended period of time. The following steps can reduce your downtime.

- Establish a mutual aid understanding with an artist in another region so that if a disaster happens, you have a place where you could work.
- Don't depend on one locale or market for selling your work. Be as diverse as you can so that if one locale/market is down you have other options.
- Minimize your downtime by knowing the insurance claim process.
- Government relief agencies such as FEMA and SBA are there to help you recover. Take full advantage of their services by being thorough and persistent when working with them.
- Consider purchasing a portable generator to power the vital aspects of your business in an emergency. It is a good idea to pre-wire the generator to the most important equipment.
- If you are highly dependent on a few suppliers for your raw materials, have some back up sources as well in case your critical suppliers are hit by a disaster.
- Consider purchasing business interruption insurance. It will cover your lost revenue during recovery.

Create a Disaster Supply Kit – The first priority in preparing for disaster is personal safety and the safety of the family, but augment your supplies with basics to meet your business's emergency needs.

- There are six basics you should stock for your home in the case of an emergency: water, food, first aid supplies, clothing and bedding, tools and emergency supplies, and special items for medical conditions.

- Store your critical documents in a waterproof, fireproof portable container. Take the container with you if time allows. Otherwise, rely on off site duplicates.

Resources

Much of the information for this handout was compiled from the organizations listed below. Visit their websites or contact them to find more detailed information for implementing your disaster preparation plan.

American Red Cross
202-303-4498 or 1-866-GET-INFO to find local chapter
www.redcross.org "Get Prepared"

US Department of Homeland Security
1-800-BE-READY
www.ready.gov

Federal Emergency Management Agency (FEMA)
1-800-480-2520 Publications
www.fema.gov "Plan Ahead"

National Flood Insurance Program
1-888-379-9531
www.floodsmart.gov

US Small Business Administration (SBA)
1-800-UASK-SBA
www.sba.gov "Disaster Preparedness"

Institute for Business & Home Safety (IBHS)
813-286-3400
www.ibhs.org "Open for Business"

IBHS offers a complete disaster preparation and recovery planning system for the home and business. One free printed version is available online or by calling. An online, interactive version is available to policy holders of many IBHS member insurance companies.