



# REVIEW BANK & INSURANCE POLICIES

## SMALL BUSINESS PREPAREDNESS

- Review insurance needs and policies regularly with your agent to ensure adequate coverage.
- Adjust the risks covered and loss limits of current policies if your business or assets have changed since the policies were issued.
- Be sure that insurance covers the risks to your business. *Flood damage or lost income are not covered by ordinary business insurance policies.* Consider adding coverage for business interruption, lost income, flood damage, relocation, temporary operations, supplies, inventory, equipment, etc.
- Review your needs with your banker and access to systems during and after an event.
- Be sure your payroll system and banking system (cash, credit cards and checks) are operational.
- Ask if your insurer what proactive steps you can take that would lower your premiums.
- Review with agent what is needed to file a claim & keep key information items handy.

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