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Oct. 04, 2015



No business owner ever expects it to happen. After closing up for the day or the week, a phone call at 6 a.m. lets you know that the severe storm that passed through town overnight took a punch at your small business, with flood damage, fire, tornado or other damage.

Or it could have been an earthquake or hurricane. Still, what may have taken years to

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“Our survey found the fifth biggest risk small business owners fear is the inability to do business because of physical damage to a building or structure,” said Mark McGillivray, senior vice president, Allstate Claims. “No one expects the unthinkable to happen. But the severe weather hitting most parts of our county is real. It can happen anytime and anywhere. Business owners must be prepared for a disaster so they can rebuild, repair and reopen their doors as quickly as possible.”

The American Sustainable Business Council says 57 percent of small businesses have no disaster recovery plan.[3] As September is Disaster Preparedness Month, now is as good a time as any to start planning. Allstate Business Insurance offers the following tips to help small business owners prepare:

Create an Emergency Response Plan to dictate the actions you and your employees should take when a disaster occurs. Make Sure You're Covered. Once you have an idea of your potential risks, you can determine the best business insurance coverage to meet your needs. Have a Disaster Recovery Plan that details how you can restore operations and get your business up and running as quickly as possible. Establish a Crisis Communications Plan to inform employees and update customers of your company's status after the disaster.

There is another way small business owners can prepare. This year, Allstate Business Insurance unveiled cool, new technology – an app called Commercial Locker. The free app is available from the [Allstate Commercial Locker website](#) and helps small business owners create an online inventory of their business possessions. The cubicle-by-cubicle, digital inventory list allows a business owner to snap pictures, take video and record the images along with the brands and serial numbers of office equipment, supplies, furniture, even artwork on the walls. You don't have to be an Allstate customer to download the app. Check out how it works in this [video](#)!

“Innovation is a critical element of our effort to provide a complete customer

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