

Written by Joseph King
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Tampa, Fla. (May 22, 2012) – During National Small Business Week (May 20 – 26) the [Insurance Institute for Business and Home Safety](#) (IBHS) urges small business owners and managers to prepare for risks that could threaten their operations.

“Owning or managing a small business is no easy task,” said Gail Moraton, IBHS’ business resiliency manager. “It requires a great deal of hard work and dedication to sustain the business and help it grow. Unfortunately, this leaves little time to spend preparing for a catastrophe that could force a business to close its doors – permanently.”

Preparedness starts with an assessment of the risks and vulnerabilities your business faces. Use IBHS’ [risk and vulnerability assessment](#) tool to accomplish this task.

Once you have identified the risks facing your business, the next step is to seek out the appropriate protective and mitigation measures specific to each type of disaster that could result in business interruption. The IBHS Open for Business® toolkit is a free program that helps small to mid-sized businesses develop a business continuity and property protection plan.

Using the tools provided by Open for Business, business owners and managers can take the necessary steps to keep their doors open following a disaster, reduce their potential for loss, and recover more quickly should the worst occur. Regardless of what causes a business interruption, having a plan in place ahead of time could mean the difference between survival and closure.

National Small Business Week: Don't Let a Disaster Put You Out of Business, says IBHS

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“Businesses that have a business continuity plan in place -- and use it during and after a disaster strikes -- typically experience less damage, loss and downtime than businesses without a plan,” said Moraton.

In addition to a business continuity plan, business owners also should have a property protection program in place, according to Chuck Miccolis, IBHS commercial lines engineer.

“A property protection program gives businesses the advantage of remaining open or re-opening as quickly as possible during a time of need for their customers, employees, and often their own family members. This level of dependability and service following a major catastrophe enhances their reputation and adds to their value in the community,” said Miccolis.

To help business owners implement a property protection plan, IBHS offers “[12 New Year's Resolutions for Protecting Businesses in 2012](#).” The free, downloadable guide identifies practical and affordable business protection resolutions that most business owners or managers can perform on their own or with limited outside assistance.

or via direct message on Twitter @jsalking.

for more information about how to make your property more resistant to a variety of disasters, big and small. Follow IBHS on Twitter at @DisasterSafety and on

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