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You never know when disaster can strike your business. Often we have just days, or hours to protect our business before disaster hits. Many of the dangers include natural disasters, such as floods, hurricanes, tornadoes, earthquakes and pandemics, such as the H1N1 flu virus. Other significant dangers could be accidents, or acts of violence against your company's associates.

Here are key steps you can take when you're faced with a disaster:

- 1. Contact your insurer quickly.** File claims as soon as possible after a disaster strikes. The insurance money will help you to continue running the business and make necessary repairs.
- 2. Consider other locations.** If your office has become inoperable due to a disaster, look for temporary quarters. You might be able to use your own home, or another local business that will allow you to use their facilities on an emergency basis.
- 3. Keep employees informed.** Your employees have to know whether and where the business will continue to operate. You have to know whether employees can help you assess and clean up damage, or if they have been harmed by the disaster, too.
- 4. Update suppliers and vendors.** If your business is physically unfit to accept deliveries, you have to halt your orders. Conversely, if your suppliers have been affected by the disaster, it's important to know, so you can find alternate suppliers.
- 5. Maintain customer relations.** It is imperative to let customers know whether and when you will resume business as usual. If you have walk-in traffic, post new signs on the door of your business every few weeks and send out e-mails to clients about your status.
- 6. Investigate aid.** Federal and state loans can provide assistance in disaster areas. The US Small Business Administration can help businesses and nonprofit organizations through low-interest loans of up to \$2 million to repair, or replace damaged real estate, or inventory. Go to <https://disasterloan.sba.gov>.

The Regional Association Council (RAC) also supports promotional products industry members and non-members in the wake of a natural disaster. Its Business Recovery Fund can help replace lost equipment and supplies, provide a work area, or give other assistance as needed to get a business up and running as soon as possible.

Source [Fast UpFront](#), a blog that focuses on small business success, also offers simple and effective programs for business financing with a focus on quality service.