



Are You Prepared for a Disaster?

Help your store meet the challenge with this checklist.

BEFORE

AFTER

GENERAL

- Have a hard copy of phone numbers (staff, insurance, emergency restoration company, Binc Foundation, etc.).
- Monitor disasters.
- Know location of local emergency shelters for you and your pets and/or evacuation routes.
- Have cash on hand for emergency needs.
- Set up as many digital accounts as possible. Physical mail service after a disaster may be difficult.
- Research good contractors and establish a relationship before hand if possible.
- Download checklists and toolkit from: www.disastersafety.org/open-for-business

- Contact Binc to see if assistance can be provided for employees and your store.
- Be aware that after disasters there are many opportunities for scammers. Be cautious!
- Call your contractor and get on their schedule as soon as possible.

INSURANCE

- Make sure coverage is adequate (books, sidelines, fixtures, flooring, ceiling materials, lighting, equipment, etc.).
- Pay attention to details in your policy: exclusions, waiting period, etc.
- Consider business interruption insurance and know what it covers (minimum period, complete or partial closure, limits, etc.).
- Make sure you know your landlord's responsibilities.
- Have an electronic copy of your policy stored in the cloud or a hard copy off-site in a safe location. Remember, after disasters, you may not have access to a safe deposit box.
- Check that your policy has some type of seasonal increase in merchandise coverage. Should your inventory double around the holidays, you want to make sure you are covered.
- Look for exclusions in areas of concern for your location. Exclusion might include: Wind/Hail or even wind/hail high deductible. You may need stand alone coverage for earthquake or flood depending on location.
- Have pictures of the inside of your store. The more documentation and updated records you have the more beneficial it is to you should your bookstore have a claim.

- Call insurance company immediately to begin the claim process.
- Immediately take pictures or video of all damage. This will help verify your claim.
- Check policy before deciding when to re-open. Opening too early may hamper coverage.
- Work with landlord to repair/replace damaged building.
- A public adjuster may be necessary to get the most from your insurance. They can be found through restoration companies and charges will be a percentage of the claim.
- Know not only your insurance broker but the carrier number to call to make a claim. The carrier should have a claim number that has 24-hour service. Have the policy number in an easy to access place or saved in phone.
- If you are an ABA member and insured with LIBRIS, let the ABA know what happened. They will be communicating with LIBRIS during natural disasters to make sure members are well taken care of through insurance owned program and will help when they can.

INVENTORY

- Make sure your inventory record is up-to-date.

- Check with publishers, distributors, sidelines & fixture companies for any available relief assistance. (Free merchandise, better terms, discounts, etc.)

STAFF

- Have a communication plan (how to get information to staff, with or without phone service).
- Have an emergency plan and make sure all staff is aware of plan.
- Have a designated meeting place.
- Make sure all staff members know how to get in touch with the Binc Foundation for personal assistance.

- Check safety of all staff and let them know the plan for reopening.
- Encourage staff members to get in touch with the Binc Foundation if they need assistance.

COMMUNICATION

- Prepare an emergency media/marketing plan and designate person in charge.

- Deploy your media/marketing plan.

FINANCIAL

- Optimally, digitize paperwork and save in cloud.
- If not digitized, keep paperwork organized and in one place for easy access.
- Save and file all receipts for store merchandise and fixtures.

- Contact your landlord or mortgage lender to apprise them of the situation. They may offer a grace period.
- Contact credit card companies before your payment is due to apprise them of the situation. Ask them to work with you.
- Prioritize bills and contact creditors as needed.
- Contact all lenders. You may qualify for a "temporary forbearance" (reduced or suspended payments). Check on your student loans too.