

10 Steps to Creating a Disaster Recovery Plan for SMBs

Disaster recovery planning is a necessity for all small business owners. The hardest part about creating a disaster recovery plan is knowing what to do first. And as business owners know, it is all in the execution.

So we have put together a checklist to get you started, thereby enabling your good intentions to become operational. These steps will help you get started in a concrete way to help your business become safer... and more profitable!

Key #1: Understand the implications for your business.

Step 1. Start keeping a “disaster diary”.

Begin to keep a log of disruptions to your normal operations. Gathering this information is the first step to identifying recurring patterns. The idea is not to point fingers at employees who make mistakes; rather, it is to improve your processes.

Notes:

Step 2. Identify potential threats to your business.

Consider the potential threats to include not only hazards arising from extreme weather but also the risks to your business’ reputation should you be unable to safeguard confidential information of your customers.

Notes:

Key #2: Keep employees safe and informed.

Step 3. Develop a plan to communicate with your employees in the event of disruption.

Organize a list of primary and secondary emergency contact information for each of your employees. As a disaster may prevent employees from returning to their homes, make sure you have alternate contact information for each employee.

Notes:

Step 4. Preserve important employee records.

Your business is entrusted with certain confidential records of your employees, such as their personal identifying information and social security numbers. Work with your IT advisor to make sure the information is secure and accessible.

Notes:

Key #3: Keep customers engaged and informed.

Step 5. Develop a plan to communicate with your customers in the event of a disruption.

Consider preparing a statement that can be published on your website and social media platforms in the event of an emergency to give customers timely status updates as to what they can expect from your business and when.

Notes:

Step 6. Protect sensitive customer data.

Make sure that any information of your customers (patient records if you are operating in a medical practice, financial records, trade secrets, etc.) is safe from cyber-criminals.

Notes:

Key #4. Ensure continuity of operations.

Step 7. Determine how you will operate your business remotely.

Consider which operations of your business you will be able to run should you not have access to your regular place of work. Define your business priorities by identifying your critical operations.

Notes:

Step 8. Conduct periodic drills.

Test your continuity plan from time to time. It is important to keep your plan current and revise it for changes in your environment. It is equally important to verify that your employees are up-to-date on what to do in an emergency situation.

Notes:

Key #5. Address financial impact and readiness.

Step 9. Make sure your business has appropriate insurance coverage.

Verify that you have the necessary endorsements (or add-on's) for your business, that you understand the deductibles for which you will be responsible and that you have appropriate coverage limits.

Notes:

Step 10. Make sure you have access to the information you will need to file an insurance claim in a timely manner.

Have a digitized copy of your insurance policy stored in a way that you can access it in the event of an emergency. Don't wait for an emergency to learn the procedures for filing a claim. You need to learn them now.

Notes: