



County of San Diego
EL NIÑO READY
Protect - Prepare - Plan

IS YOUR BUSINESS PREPARED?

6 Steps to Get Started

Here are six ways to begin preparing your business for a strong El Niño:

- Check your property. Clear drains, rain gutters and downspouts of debris.
- If you have flood insurance, check your policy to ensure you have enough coverage.
- Move computers, electronics and important documents from off the floor or areas that might flood. Also elevate mechanical, electrical and plumbing systems.
- Take photos of your possessions and store the pictures, along with important documents and computer data backups, outside of your business.
- Keep an updated inventory of fixed assets, vehicles, minor equipment and office supplies, and start saving receipts when you purchase items so you'll have proof of their original cost.
- Have a business continuity plan in place to prevent lost revenues in the event of flooding. For help, visit: ready.gov/business/implementation/continuity.

For more information, visit the County's El Niño preparation page at readysandiego.org or in Spanish at listosandiego.org.

While an El Niño is no guarantee of any kind of rainfall, it is important that we are prepared in case historic rains do make their way to the region in the months ahead.

Just a few inches of rain in a short period of time can cause significant damage to residential and commercial properties.

Now is the time to make sure you are prepared both at home and at work.



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Is Your Business Adequately Insured?

A key way businesses can ensure they will be able to rebuild and/or recover in case of disaster is by having adequate insurance.

If you are a small business owner, first make sure your organization knows:

- What level of coverage you have.
- What risks you face.
- Your tolerance for risk.

Typical insurance policies don't cover flooding, but the federal government offers flood insurance to homeowners, renters, condo owners/renters, and commercial owners/renters. **FloodSmart.gov** offers a One-Step Flood Risk Profile to help you get the process started.

The California Department of Insurance can also offer insurance-related guidance. The Consumer Services Branch can help compare policies, understand policy or contract language, and assist those with claim requests. Contact the CDI Consumer Services Branch at 800-927-4357 or insurance.ca.gov.

At least 25 percent of businesses that close after events, like a flood, never reopen, according to the California Department of Insurance (CDI). From 2010 to 2014, the average commercial flood claim amounted to nearly \$89,000.

Is your business insurance coverage adequate?



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