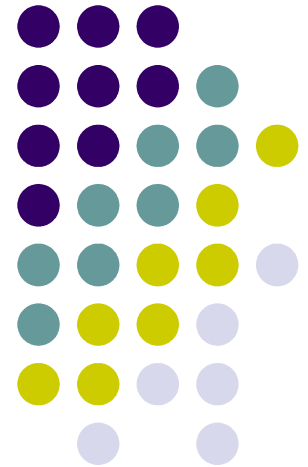


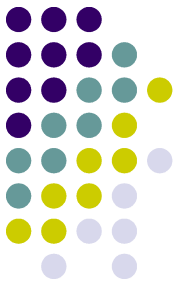


# After Disaster Strikes

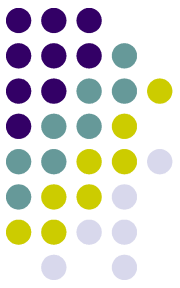
Strategies and Tips for Small  
Business Disaster Recovery



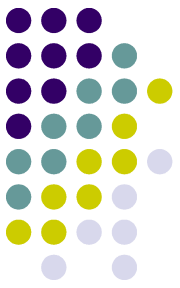
# Disaster – It Can Happen To You!



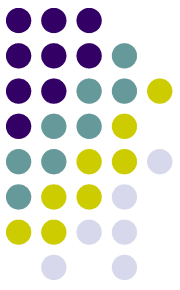
# Riverside Tool Corp – 8/20/04



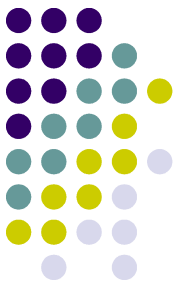
# Riverside Tool Corp – 8/20/04



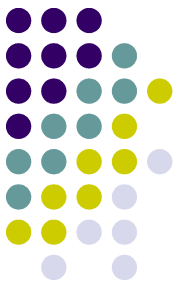
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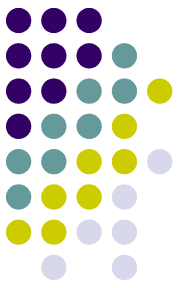
# Riverside Tool Corp – 8/20/04



# Vollmer of America - September 2004



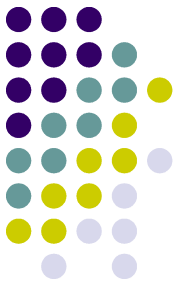
# Vollmer of America - September 2004



# Vollmer of America - September 2004

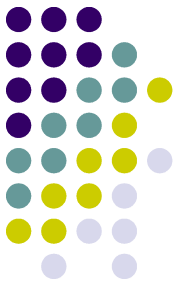


# Technological Advances Increase Risk

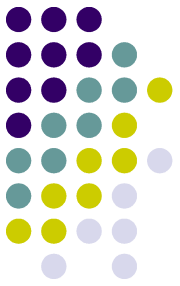


- More automatic CNC controlled machines
- Increased machine capacities allow machine to run throughout the night
- Unattended equipment increases to the risk for a undetected fire
- Industry has made turn towards using oil based coolant

# Recovery

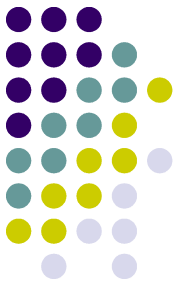


# How to Recover From a Disaster

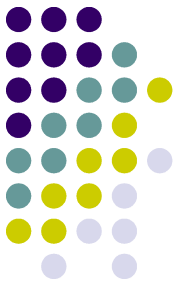


- Form a Recovery Team
- People you need other than your employees
- Ahead of Time - Let them know you count on them in case of a disaster
- You need a team to act as a sounding board
- Decisions will be made fast and furious

# My Recovery Team



- Bank
- Accountant
- Lawyer
- Commercial Realtor
- Residential Realtor
- Insurance Agent



**You Can Let the Situation  
Control Your Business**

***Or You Can Take Control  
Of The Situation***

# Steps You Can Take Now

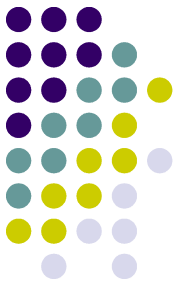


- Document, Document, Document
- Incidental Items: custom fixtures, tools, items that you have developed for internal use

# Fixed Assets Documentation

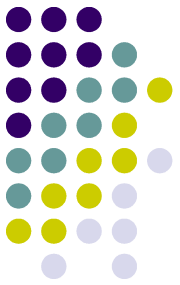


- You need to document all assets, especially if they are paid for
- Record a Photo, Serial Number, Purchase Price (Invoice, Vendor, Date) and have a copy of this documentation off site



# Other People's Property

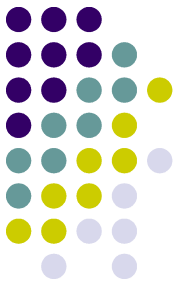
- Customer's tools that are on your property are your responsibility
- Calculate Weekly Sales and Turnaround
- Make sure you calculate replacement cost when insuring this
- At the very least, have the customer keep a copy of an out for service ticket for records



# Product In Production

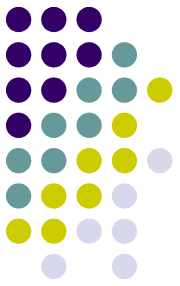
- Work In Process is no longer considered in inventory
- In case of disaster, you may have to buy this from someone else

# Employee Owned Items



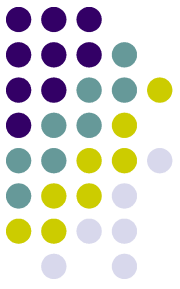
- Alert your employees that they are responsible for any loss of their personal possessions
- Have them sign a waiver

# Non Tangible Assets



- Software
- Re-entry of Data
- Re-printing of hard copy drawings

# Business Interruption Insurance



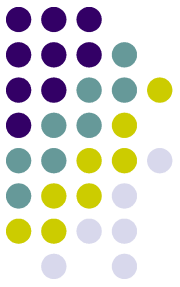
- Have enough to carry you for a year
- Only provides you coverage for payroll, re-entry of data, setup of new facility, expedited service on construction work, etc
- Will not pay you one year of income



# Yearly Insurance Audit

- Not just a new sales pitch
- Excellent time to reevaluate replacement costs, tagging of fixed assets, disaster plan, etc.

# Things the Insurance Companies Don't Tell You



- Time Frame – How long till you receive cash
- It is up to you to pursue coverage for items
- Fiscal limits for site cleanup/environmental cleanup
- Insurance companies do not estimate enough for excavation of total-loss site
- Under insured or over insured

# Question and Answer Time

