

TEN THINGS YOU NEED TO DO



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- Make sure that you have **“replacement cost” insurance** on EVERYTHING.
- All **equipment & assets should be tagged** & inventoried with make, model & serial number. This & the **“replacement cost” insurance** will expedite the equipment settlement, which is critical.
- If you’ve wondered if **business revenue loss insurance** is worth it; IT IS (although you won’t receive any payments until long AFTER the losses)
- Read & **understand all your insurance** policies & how they work together. This is easily overlooked with all that we have to do but, again is critical.
- Make sure that your **insurance coverage is appropriate** to the assets & revenue that your company has and the level of risk that your company is willing to take.
- Have a **“critical papers” rider** and make sure that it’s sufficient to copy & replace all critical documents for your operation. Our reconstruction team hand copied & re-filed over 30,000 documents that had been water damaged.
- Make sure that employee **personal belonging coverage** is appropriate for your company policies. If your coverage is not enough, you will be faced with the option of telling your employees that they weren’t covered for their losses or covering their losses out of your settlement(s) ~ we chose the latter.
- You must have a **disaster recovery plan** consistent with your ability to work under pressure (i.e. – the worse you do under REAL pressure, the more details must be included in your plan)
- Off-site backup tapes are obvious but you must never, NEVER stop looking for ways to add **redundancy** to your backup system(s).
- Go paperless.** It’s not as intimidating as it sounds and can be a real time & money saver, even without a disaster.