



TEXAS VETERINARY MEDICAL FOUNDATION Disaster Resource Guide

FIRST ACTIONS

1. **Contact your insurance company.** They are a big priority when there is material damage to your practice.
2. **Photograph and chronicle the damage.** Have an independent record of what occurred. See below for more guidance on chronicling the cost.
3. **Connect.** Use your cell phone number as your business number, if need be. Update your website with contact information and/or changes of venue.
4. **Inform.** Think about your customers and team members, and anticipate their concerns. Update your social media pages to keep customers current on your practice.
5. **Money.** Call your bank, your credit card companies, and other lenders (for equipment or practice financing). Ask about deferring payments, extended grace periods, and waivers of fees.
6. **Call suppliers.** Discuss how to work together. Convey what you need to re-open, and what you can manage financially, particularly since you will likely have insurance claims pending.
7. **Think long-term.** Will you use the rebuilding to make changes you have wanted to make? This will help keep you from getting discouraged.
8. **Use our government.** Federal, state, and local governments have considerable resources at its disposal to help the small-business owner get back to business.

CHRONICLING THE COST

It's good practice for tax and insurance purposes to set up an internal expense account to record the following items:

- Reimbursable employee travel and lodging expenses associated with the event
- Rental charges for office space, equipment, supplies, generators, and fuel
- Additional communication costs, including off-site connections, VPN connections, etc.
- Employee costs in excess of normal hours associated with the event
- Any other cost incurred to minimize revenue loss or to keep operations functioning



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FEDERAL RESOURCES

- Federal Emergency Management Agency / www.fema.gov / 1-800-621-3362
- U.S. Small Business Administration / www.sba.gov /
 - Disaster Recovery Assistance: <https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-disaster-recovery-resilience>
- Tax Relief in Disaster Situations: <https://www.irs.gov/newsroom/tax-relief-in-disaster-situations>
- DisasterAssistance.gov / www.DisasterAssistance.gov / Website provides information on how to get help from the U.S. Government before, during, and after a disaster.
- National Flood Insurance Program policyholders may call 1-800-621-3362 from 8 a.m. to 6 p.m. (CDT) for general information, servicing of claims, or technical assistance
- Centers for Disease Control and Prevention / <https://www.cdc.gov/disasters/hurricanes/be-safe-after.html>

TEXAS RESOURCES

- Texas Animal Health Commission / <http://www.tahc.state.tx.us/emergency/index.html>
- Texas Workforce Commission: If you lost your job, you can apply for unemployment benefits online at <https://www.twc.texas.gov>
- To get help filing a personal insurance claim, call the Texas Department of Insurance's Consumer Help Line: 800-252-3439