



Business Retention Coronavirus Disaster Recovery Checklist

March 17, 2020

- ***Check your insurance policy.*** Look for “Civil Authority” and “Business Interruption” coverages. Civil Authority coverage - **civil authority** clause, also known as a public **authority** clause, is an **insurance** policy provision that outlines how the loss of business income **coverage** (BIC) applies when a government entity denies access to the **insured** property.

Business Interruption coverage - Business interruption insurance is insurance coverage that replaces income lost in the event that business is halted for some reason. This type of insurance also covers operating expenses, a move to a temporary location if necessary, payroll, taxes, and loan payments.

- Fill out the “Estimated Disaster Economic Injury Worksheet. This form is not required, but is a convenience in clarifying the supporting documentation the state is required to submit to the U.S. Small Business Administration when requesting an Economic Injury Disaster Loan Declaration.
- Activate your Business Continuity Plan. Make sure your “critical contact” information is up to date. This is contact information for employees, supplier’s lists, account numbers, utilities information, landlord and/or mortgage and bank accounts.
- Make a list of immediate deadlines. Rent, payroll, gas, water, electric and supplier accounts. Contact all of these entities and discuss options brought on by the disaster.
- Keep it moving during the downtime.
 1. Call clients and/or customers. Send emails notifying all of those that have signed up with your business. Inform them of your specific business plan during the disaster.
 2. Reschedule future clients and provide them with the anticipated schedule of events and/or projections of operations.
 3. Temporarily eliminate non-critical functions and expenses. Halt un-necessary deliveries and accounts.
 4. Be creative. Think outside the box to stay involved. Online marketing and social media campaigns are key. Offer discounts, rewards and updates. Partner with like minded businesses.
- Make contact with available resources and start the process for assistance.
 1. www.sba.gov Small Business Administration
 2. www.thecolonytx.gov City
 3. www.dentoncounty.gov County

4. www.texas.gov State
 5. www.restaurant.org Restaurant Association
 6. www.bartender.org Bartender Association (waitress and bar-backs)
- Look for other associations that are within your industry. You do not have to be a member for them to provide information and/or assistance. Look to local non-profits for support. Keep the communication and dialogue going.