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# Underappreciated Elements of Nonprofit Disaster Preparedness Planning

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Like ugly holiday sweaters, disasters come in a variety of forms and sizes. As we follow the news of big events like earthquakes, wildfires, and hurricanes affecting millions of people, we can't forget that a simple burst pipe can seem just as disastrous for a single nonprofit. Yet, because we are all so busy with our nonprofit's mission, taking the time to create a plan, document it, and practice it may fall by the wayside. Indeed, a [new report from the Nonprofit Association of Oregon and Portland State University](#) confirms that, despite a high level of awareness of – and concern about – the potential for certain disasters, many nonprofits still do not have a high degree of preparedness for those events.

Preparation can make a huge difference in how quickly your nonprofit can get back to advancing its mission after disaster strikes. At the conclusion of this article, we link to a variety of comprehensive resources on disaster preparedness but, first, we want to highlight a few often-overlooked aspects of planning.

## Don't lose key documents

Many organizations have moved most of their information – from email to donor databases to file storage – to the cloud to cut costs and increase flexibility. But what about important organizational documents that probably started out – or still exist – only on paper? Have you scanned a copy of your articles of incorporation, IRS determination letter, business license, etc.? If there is damage to your nonprofit's office space, what are the documents you can't afford to lose? Make an inventory and be sure that there are electronic backups of those critical documents – and make sure whatever backup service you use has redundancies in multiple geographic areas.

## **Know what's covered**

When was the last time your nonprofit had an in-depth conversation with its insurance agent? Unless you've had to file a claim for some reason, it's probably been a while. A long while. Before your nonprofit's policy is next up for renewal, schedule a time for a conversation. Go into detail about what is – and isn't – covered by your nonprofit's policies. The Nonprofits Insurance Alliance has [tips on talking to your broker about your coverage](#). Talk about the particular disasters that may be more likely in your geographic region, but don't overlook smaller events that occur everywhere and could disrupt your operations.

The worst time for a surprise about what's covered by an insurance policy is when you need it most. Take the opportunity now to learn what might not be covered and make adjustments to the policy, if needed. Not sure what types of insurance you might need or what risks you need to be thinking about? Check out [Nonprofit Insurance: The Definitive Guide](#) from ZRM Brokerage.

## **Redundancy**

Earlier, we mentioned the importance of data redundancy – making sure whatever service you use for cloud storage has data centers in different areas, in case one goes down. The same goes for vital information about your nonprofit's operations. If a member of your team is unavailable after a disaster because they are assisting loved ones or, worse, were injured in some way, does someone else have access to contact lists, banking information, and other data that will be important as the organization gets back on its feet? How about the ability to update the organization's website with information for the people you serve? Keep these

functions in mind not just during disaster planning, but for overall organizational continuity.

## Orientation and testing

Even if your organization has the greatest preparedness plan in the world, it won't be of much help if only a few people know the details. Make sure a review of the plan is part of any new employee's orientation (and not just some pages in the employee handbook that you hope they will read). Do regular drills to simulate what you will do in the event of a disaster. Regularly incorporate a fun quiz about a particular element of the preparedness plan into staff meetings.

## Resources

- [Ready.gov](https://www.ready.gov)
- [Facility agility: Planning for facility emergencies](#) (Nonprofit Risk Management Center)
- [Disaster preparedness - Make a plan](#) (Red Cross)