

## Business Disaster Recovery Planning Begins With A Proactive Inventory

Business owners in the Tampa Bay area and throughout Florida have learned they need to be prepared for the worst that an active and unpredictable storm season can deliver. Beginning with the 2004 hurricane season, when thousands of residents experienced homes and businesses damaged or destroyed, filing insurance claims for loss or damage found them unable to account for their possessions and prove 'pre-loss' conditions to the insurance adjustor. Now there is help for insured business owners from Asset Recording Services, Inc., (ARS), an inventory service that creates a video to visually document the premise and written record of possessions to itemize content.

"Documentation of equipment and other assets and capturing 'pre-loss' conditions in the workplace is something every insured business owner should acquire, but diverting employees from their assigned responsibilities to tackle the job equals lost productivity; doing the work is usually last on everyone's list." explains ARS owner Carol Stebbins. "In a few hours we create records on DVD and CD-ROM that include video and still images and a detailed description of electronics, proprietary equipment and other assets of the corporation that meets insurers' requirements to prove 'pre-loss' conditions.

Stebbins has produced inventories for business owners in a wide variety of industries as an important part of their 'Disaster Recovery/Business Continuity' plan. "After a fire or flood, or any event which results in damage to the premise hazardous conditions threaten employee safety." "That's not the time to send personnel in to capture this necessary documentation." cautions Stebbins. "Traumatized owners are often overwhelmed with the responsibility of rallying employees to restore business operations, so the inventory just doesn't get done."

"Don't wait for threatening storms to prompt action." Stebbins asks business owners to consider the cost of their property insurance at double- and triple- rates from previous years to be their most compelling incentive to acquire this information. Stebbins reminds, "We can learn from the experiences of property owners in the Gulf States after Hurricane Katrina and other disasters throughout the country and around the world."

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