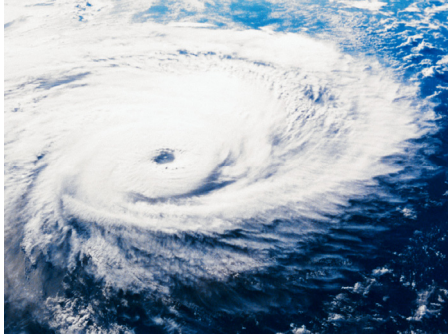


■ HURRICANE PREPARATION FOR INDIVIDUALS



Many of us take precautions to safeguard our home and personal property and to obtain supplies as a storm approaches, but we may not think to secure our personal records. We hope the following tips and suggestions will aid in your family's storm preparations.

Take Advantage of Paperless Recordkeeping

Bank statements and documents are now frequently available electronically. This method is an outstanding way to secure these financial records. Tax returns and supporting documents, home closing statements, insurance policies and other paper documents can also be scanned to an electronic format. These files can then be stored on a flash drive, burned to a CD or stored on a removable hard drive. Backup electronic records can also be stored in a safe deposit box for safe-keeping.

Items to Keep in a Waterproof, Portable Container

Certain valuable documents may not be available in paperless form and should therefore be stored in a waterproof, portable container. These documents include wills, insurance policies, contracts, deeds, stocks and bonds, passports, Social Security cards, immunization records, bank account numbers, credit card account numbers and contact information, important telephone numbers and family records including birth, marriage, and death certificates.

Document Your Valuables

Make sure your insurance coverage is current and that coverage limits are adequate. Have a copy of the policy handy. Do you have jewelry or other valuables such as a coin or gun collection? Be sure you have an insurance rider which specifically lists these items. Insurance professionals recommend taking photographs or videotape of the contents of your home, especially items of greater value. These images can be stored electronically. *IRS Publication 584: Casualty, Disaster, and Theft Loss Workbook* is a disaster loss workbook that can help you compile a room-by-room list of your belongings. This publication is available online at www.irs.gov. Your insurance carrier or agent may also have room-by-room inventory resources available. Various software packages are available to create a home content inventory. Copies of these records should also be kept off premises along with your financial document electronic images.

Create a Family Disaster Plan

The Florida Division of Emergency Management offers an excellent website which will help you create a family disaster plan for all members of your family (including pets!), complete with checklists for food, water and first aid needs. Emergency contact information and steps to take before and after the storm are also included in the plan. Visit www.FloridaDisaster.org to create a plan for your family.

■ HURRICANE PREPARATION FOR BUSINESSES

Businesses should also make preparations to safeguard assets and ensure that operations continue as smoothly as possible following a natural disaster. Remember, good advance planning increases the likelihood that you can quickly get back to business when the disaster has passed.

■ HURRICANE PREPARATION FOR BUSINESSES (continued)

Secure Business Records

Be sure to secure business documents not maintained electronically in file cabinets or covered storage bins to reduce the likelihood that important information, client records, or financial data becomes damaged or, worse yet, airborne in the storm.

Update Emergency Plans

Emergency plans should be reviewed annually. Business situations change over time and so do preparedness needs. When employers hire new employees or when a company or organization changes functions, plans should be updated accordingly and employees should be informed of the changes. Make certain that contact information for employees is current and consider creating a phone tree to quickly disseminate office news and updates. The Florida Division of Emergency Management offers an excellent website to assist in the creation of a disaster plan for your business. Visit www.FloridaDisaster.org to learn more.

Document Your Valuables

Make sure your insurance coverage is current and that coverage limits are adequate. Have a copy of the policy handy. IRS *Publication 584-B: Business Casualty, Disaster and Theft Loss Workbook* is a disaster loss workbook that can help you compile a room-by-room list of your business equipment. This publication is available online at www.irs.gov.

Protect Information Technology and Electronic Equipment

Safeguarding your information technology and electronic equipment is imperative. We encourage you to take photos and prepare documentation and plans now so that more time can be devoted to protecting equipment as a storm approaches. Our affiliated technology firm, Cipher Integrations, can be reached by phone at (863) 686-0110 or via the web at www.zeroworries.com for information on networking and technology services.

Critical areas to address include:

✓ File Server & Workstations

- Run a complete system backup. Remove backup tape(s) (two if possible) to offsite storage site(s).
- Down server and unplug. Move to central location in building, off the floor.
- Power down and/or unplug all UPSs, power switches, monitors, printers, copiers, scanners, switches, hubs, modems, firewalls, internet connection(s), etc. to isolate from power surges.
- All equipment near exterior walls should be moved to interior space, if feasible.

✓ Software

- Move all stored software to protected storage area. Secure all licenses and documentation in a safe location.

✓ Photo Documentation

- Photographs should be taken to document all major pieces of equipment and furniture and stored offsite.

✓ Documentation and Recovery Plans

- Remove copy of system documentation, disaster and recovery plans, and major equipment photographs to offsite location(s).

✓ Telephone Systems

- Review telephone connections and consider isolating the system from outside power surges.
- Make sure fax machines are disconnected from power and telephone lines to isolate from surges.

Please visit our website at www.bayliscpas.com