

**FIVE STEPS TO EMERGENCY PLANNING AND PREPAREDNESS**

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Preparing for an emergency is a process that takes time, focus, and the appropriate tools and resources. Below is a list of five steps to help you get there.

**1. Personal Information and Documentation**

- Photocopy important documents (3 sets): birth certificate, social security card, passport, green card, marriage certificate, driver's license, vehicle registration, car insurance information, documents for all forms of insurance (type of insurance, coverage details, account numbers, and contact information), bank information (including account numbers and contact information for checking, savings, and loans), vault or safety deposit box information, credit card information (including contact information), business account information (EIN, etc.), phone, internet and server information (including account numbers), computer information (including account numbers), will, living will, other legal documents, health records, prescription details, doctor's information, agreements regarding current and/or pending shows, Excel spreadsheet of database, cv/resume, biography, etc.
  - Store one set in an airtight, waterproof bag in a fireproof safe and/or vault.
  - Store one set in an airtight, waterproof bag, either with a trusted relative or friend, or at a trusted professional's office (attorney, accountant, insurance specialist).
  - Store one set at least 50-100 miles away with a trusted relative, friend, etc.
- Scan documents and save digital files to flash drives that can be safely stored and accessed as well as a secure cloud-based platform.
- Update information on a six month-to-yearly basis.

**2. Materials and Possessions**

- Inventory/catalog and photograph your personal and professional materials and possessions including equipment, supplies, library/books, and materials, art work you own, equipment, jewelry, collections, furniture, etc.

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- Visit CERF+ to read about Craig Nutt, Program Director, undergoing his own studio inventory: <http://www.studioprotector.org/Blog/tabid/70/EntryId/7/Craigs-Excellent-Insurance-Shopping-Adventure-Part-2-Studio-Inventory.aspx>

### **3. Communications Plan**

- Identify your essential contacts and ensure database information is updated and current. Store information in the cloud.
- Determine, depending upon emergency, your check-in mechanisms: a phone tree, website, online communication and a set location/place to gather after the emergency (i.e. natural disaster).
- Designate a trusted person, colleague, friend, or relative to follow up with your employer, clients, collectors, patrons, gallerists, and fellow artists on your behalf in the event you are unable to do it yourself. Prioritize who needs to be contacted (depending upon circumstances).

### **4. Insurance Coverage**

- Speak with your insurance specialist to ensure that you are fully covered and insured
  - o Know how much you have at risk (based upon your inventory/cataloging) to determine how much insurance you need. Know what you need to protect.
  - o Secure insurance separate from your homeowner's for any studio or workspace in your apartment, home or garage, as your homeowner's insurance does not cover this.
  - o Examine your business owner's policy related to your business related property. Insure your building for business use.
  - o Determine whether you have or need flood insurance.
  - o Be careful not to be "penny-wise and pound-foolish" to save a small amount of money on insurance premiums. It is also frequently more cost-effective to

bundle your insurance as your savings and coverage will be more substantial.

- o Speak with your insurance agent about your current insurance. Do a complete assessment of your current insurance and your insurance gaps.
- o Review CERF+ Business Insurance Guidebook for Artists for more information.

## **5. Staying Informed**

- Familiarize yourself with information and resources related to emergency planning (registries, evacuation centers, and exit plans) to provide yourself with an holistic view and understanding.
- Sign up for relevant newsletters and information.
- Attend related workshops, lectures, panel discussions, convenings, and conversations in your profession or your geographic area.
- Participate in webinars and follow blogs (where appropriate and/or applicable).
- Visit your local library for additional information and resources on emergency planning. Libraries staff provide tremendous expertise, knowledge, research capabilities, patience and understanding.
- Act upon LMCC Art & Resilience presenters' recommendations to benefit you in your emergency planning.