



# Before Disaster Strikes, Protect Your Business, Home, and Personal Records

Many weather-related disasters can strike without warning, causing devastating damage to businesses, homes, and critical personal documents. Whether you're creating a plan for the first time or reviewing an existing one, National Preparedness Month is the perfect time to ensure you're ready for the unexpected.



## Safeguard Your Important Documents

Store original documents (such as tax returns, birth certificates, deeds, titles, and insurance policies) inside waterproof containers in a secure space. Keep duplicates of these documents with a trusted person in another location. Scanning them for backup storage on electronic media, such as a cloud storage service.

## Document Your Belongings

Current photos or videos of the contents of your home and business can help support claims for insurance or tax benefits after a disaster. All property, especially expensive and high-value items, should be recorded.



## Ensure Payroll Protection

For business owners, if your business uses a payroll service provider, ask if it has a fiduciary bond in place. This bond could protect you in the event of default by the payroll service provider.



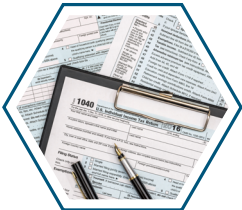
## The IRS Can Help Rebuild Lost Records

Sometimes, despite our best efforts, records are lost in a disaster. If you need to reconstruct records — whether for tax purposes, getting federal assistance, or insurance reimbursement — see the IRS's [Reconstructing Records](#) webpage.



## Accessing Tax Relief After a Disaster

When FEMA issues a disaster declaration, the IRS may postpone tax-filing and payment deadlines for affected taxpayers. There's typically no need to request relief; the IRS automatically identifies and applies relief for those in the disaster area. If you have been impacted by a disaster and have tax-related questions, you can contact the IRS at [866-562-5227](tel:866-562-5227) to speak with an IRS specialist trained to handle disaster-related issues. If you do not reside in a covered disaster area, but suffered impact from a disaster, call [866-562-5227](tel:866-562-5227) to find out if you qualify for disaster tax relief and to discuss other available options.



You can find complete disaster assistance and emergency relief details for both individuals and businesses on the [Around the Nation](#) webpage at IRS.gov. [The FEMA Prepare for Disasters](#) webpage includes information to build a kit of emergency supplies.



Remember, your CRI advisor stands ready to assist in times of crisis and opportunity. [Contact us anytime.](#)

†This is not a CPA firm.

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