



# 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 flash drive, is another option that provides security and portability.

## 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.



To learn more about planning for disaster recovery, check out CRI's e-book [Prepare, Recover, Emerge Stronger: A roadmap for financial perseverance in times of crisis](#). You can also 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.](#)