

STUDIO EMERGENCY

PREPARATION
RECOMMENDATIONS



2025

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OVERVIEW / INTRODUCTION

Natural disasters and emergency situations are a fact of life, from fires and tornadoes, to hurricanes, flooding, and more. Planning and preparation to safeguard your studio if such an event occurs can be key to minimizing damage to your workspace, its contents, and also to the ability for you to keep working.

PURPOSE OF THIS DOCUMENT

This document came about at the suggestion of Anna Frick, a recording professional who had to evacuate during the 2021 Colorado wildfires. It contains recommendations for those who own or work in studios, whether home-based or commercial, to be prepared for any number of disasters, even while simultaneously hoping never to have to use them.

Our aim is to provide a quick reference guide that is a consolidation of the most helpful information from many different sources, with additional input from professionals who work in disaster preparedness and relief, in insurance, and of course in recording studios of all sizes and across multiple regions.

The goal is to provide information that will help minimize potential losses you could face if your studio cannot operate following a disaster. While damages in some scenarios may be inevitable, there are things you can do now to prevent unnecessary or avoidable damages in the event of a fire/flood/earthquake/etc.—at least enough that you may be able to continue working as you rebuild. We hope that these recommendations equip you with the knowledge of how to do that, also to get you thinking about making a plan.

The Recording Academy Producers & Engineers Wing would like to thank everyone who contributed their time and input to create this document, first and foremost to **Anna Frick** for spearheading and co-authoring the recommendations with **Candice Yang**, to **Mickey Ellenwood** at FEMA, **Tracy Wronoski** at Gallagher and The Recording Studio Insurance Program, and **Jessica Boswell** at Marsh for lending their expertise, and to **Tina Morris, Curtis Daniel III, Zoe Thrall, Lynne Earls, Michael Grace, Lewis Robertson** and **Nick Autry** for their feedback at various stages of the creation of this document.

HOW TO USE THIS DOCUMENT

In this document you will be guided on:

1. Filling out the **Quick Reference Guide Worksheet**: Use this as your first go-to document for all pertinent information in the midst of an emergency. If you only do one exercise within this document, do this one.
2. **How to Make Your Studio Safer**: Quick tips to consider based on emergency response recommendations and based on real-world examples from studios who have faced similar challenges.
3. **Creating a Studio Emergency Preparedness (SEP) Plan**: This guides you through hazard-specific plan creation, relevant to your geographic area and illuminates specific considerations.
4. **Insurance Policies**: Studios have specific needs. This will help guide you through understanding the appropriate insurance for your business.

BACKGROUND: PREPARING FOR HAZARDS VS. PREPARING FOR CONSEQUENCES

When we prepare for hazards, we prepare for disasters—minimizing potential damage prior to a catastrophic event, as well as learning what to do to keep you and others safe during one.

This begins with risk assessment—identifying the most serious threats in your locality, which can help highlight the most likely disruptions and their impact on your business. Knowing your area's risk of disaster and signing up for your community's warning system and the Emergency Alert System is an important step in staying alert during your business operations. More information about alert systems can be found here: <https://www.ready.gov/alerts>. Hazard information sheets can be found at <https://ready.gov/be-informed>.

In preparing for consequences, we are considering the aftermath of a hazard. What are the short-term and long-term consequences following a disaster? Some consequences may apply to multiple hazards. Having a plan for consequences such as loss of power, fuel, shelter, water, safety, health, communications, and transportation can set you up to plan for the impact of a disruption of business that may be caused by any number of events.

QUICK REFERENCE GUIDE WORKSHEET

Purpose: This Quick Reference Guide is meant to be filled out and updated in preparation for any hazard.

Instructions: Fill out this document and keep copies in various accessible locations (hard copy printouts in your studio, virtual copies on the cloud and internal servers, email to your company's key personnel, etc.). Update this document at least once a year.

Insurance Policy Number: _____

Insurance Company and Contact Information: _____

Contact Information:

Address and primary contact info for studio: _____

List of Employees and their contact info / emergency contact info:

Employee Name	Keys to studio?	Contact Info (cell/email)	Emergency Contact (name/phone)

What sort of security system do you have and who has access?

Where are the emergency documents and kits stored and who has access?

List of current gear (update quarterly) – link to document here:

(Include any gear on loan, including owner's name and contact information)

Business Location, Systems, and IT:

External:

Internet Service Provider and Contact information: _____

Electricity Provider and Contact Information: _____

Other Utility Providers and Contact Information: _____

Security Provider and Contact Information: _____

Property Manager and Contact Information: _____

Internal:

Computer systems list – link to your document here: _____

(include computers, logins, general description of use/contents)

File backup protocol:

On-site backup location(s): _____

Cloud-based backup location: _____

(include login information)

Administrative/Accounting files are located: _____

Emergency Protocol: Most likely emergencies in your area. Include below any specific protocol for your studio.

- [*Power Outage/Loss:*](#) (i.e., Where is the master power shut-off? What is the battery life of your Universal Power Systems? What is the procedure to power-on everything once power is restored?) _____

- [*Fire:*](#) (i.e., How many windows have curtains that need to be removed? Where is the ladder located to place out for firefighters? Where are any vents that need to be duct-taped to prevent smoke infiltration?) _____

- [*Flood:*](#) (i.e., What equipment needs to be lifted off the ground and where should it be placed? Where should sandbags be placed, if possible?) _____

- [*Hurricane:*](#) (i.e., What equipment needs to be lifted off the ground and where should it be placed? Where should sandbags be placed or boards on windows, if possible?) _____

- [*Winter Storm / Extreme Heat / Thunderstorms, Hail & Lightning:*](#) (i.e., Where is the master power shut-off? Remote Rig Kit considerations?) _____

OTHER EMERGENCIES WHERE THERE MAY NOT BE ADVANCE WARNING:

- Injury: *(i.e., Who should the person contact after emergency personnel?)*

- Theft: *(i.e., Where is the document that contains the serial numbers of what was stolen?)*

- Active Shooter

- Earthquake

- Tornado

- Landslide

- Cyberattacks

[illegible]

MusiCares: 800-687-4227
FEMA: 800-621-3362
US Small Business Disaster Loans: 800-659-2955
Insurance: _____
Local Police: _____
Local Fire: _____
Local Non-Emergency Line: _____

ONE SHEET: QUICK TIPS

Purpose: To provide quickly accessible tips to help keep your studio safe and prepared. More extensive information is provided throughout the rest of this document.

Instructions: Consider following the tips that are relevant to your studio. Review these periodically.

How to Make Your Studio Safer:

- Keep vulnerable equipment at least two feet off of the ground (in case of flooding)
- Have Power-Down Procedure printed out and posted throughout your studio. The same goes for key personnel contact information.
- Create multiple-point backup systems to prevent data loss in case of an emergency. Having your data backed up in multiple locations provides safeguards against hard drive failures or loss. At the bare minimum, it is recommended to keep system-wide backups in these locations:
 - One on-site (in addition to your local drive, backup to an on-site drive daily)
 - One off-site (periodically – monthly at the very least), back up to a drive that is kept off-site. This ensures that if something happens to your studio, you will still have all your files and systems available.
 - One in the cloud. There are many options out there that will automatically back up your data to the cloud. This ensures a thorough backup of all items is available to you even when all your other backup items fail.
- Sign up for emergency alerts (<https://www.ready.gov/alerts>): key personnel and studio emails and land lines, as well as mobile alerts.
- Keep Go Bags (Emergency Kit Essentials – <https://www.ready.gov/kit>) in main office or primary accessible location.
- Have a communication plan – who will be contacted first?
- Update your equipment/gear list quarterly.
- Check in on your insurance policy each year to ensure you have proper coverage. (Studios' equipment and needs fluctuate – be proactive!)
- Make friends with your studio's neighbors – give them the contact information for your studio's key personnel.
- Save for a rainy day.

Below is a suggested schedule to review these items:

Task	Monthly	Quarterly	Annually	As-Needed
Update Quick Reference Guide in all locations and email to employees			X	X
Check that vulnerable equipment is at least 2 ft off ground	X			X
Check the fixity of your backups in all locations		X		X
Check the validity (expiry dates, etc.) of Go Bag items			X	X
Update communications plan				X
Update equipment/gear list		X		X
Check your insurance coverage			X	X

RISK ASSESSMENT, CREATING PLANS AND HAZARD-SPECIFIC PREPARATIONS

Purpose: The remainder of this document goes into specific assessment, preparation, and mitigation protocols to consider when keeping your studio safe in emergencies.

Instructions: Read carefully through these sections, making note of any information pertinent to your studio's location and circumstances.

1. Assess your risks.
2. Create plans for communication, business continuity, insurance, and documentation.
3. Review hazard-specific information and apply any pertinent information to your studio emergency preparation (SEP) plans.

What should I prepare for? - RISK ASSESSMENT

FEMA's Risk Assessment identifies the Hazards, Assets at Risk and Impacts to consider. More detailed information can be found here (<https://www.ready.gov/risk-assessment>), along with a downloadable Business Risk Assessment Table. Below is a summary of their assessment.

Hazard Identification informs the probability and magnitude of impact to the Assets at Risk. The Impacts define the considerations for a business under the hazards.

Hazard Identification: Fire, Explosion, Natural hazards, Hazardous materials spill or release, Terrorism, Workplace violence, Pandemic disease, Utility outage, Mechanical breakdown, Supplier failure, Cyber attack

Assets at Risk: People (Employees, contractors, clients); Property, including buildings; Critical infrastructure (Plumbing, HVAC, electrical, security, gas, other utilities); Supply chain (Replacement parts for gear); Systems/Equipment/Information Technology (Internet services, servers, hard drives, etc.); Business operations (Reputation of or confidence in entity); Regulatory and contractual obligations (Contracts with clients); Environment; Entity (Financial, regulatory, contractual, brand/image/reputation)

Impacts: Casualties, Property damage, Business interruption, Loss of customers, Financial loss, Environmental contamination, Loss of confidence in the organization, Fines and penalties, Lawsuits

The Business Risk Assessment Table will take you through the following steps to identify potential risks:

1. Compile a list of assets. (see above "Assets at Risk" as a starting point)
2. For each asset, list hazards that could cause an impact. (Multiple hazards could impact each asset)
3. For each hazard, consider both high-probability/low-impact scenarios and low-probability/high-impact scenarios.

4. As you assess potential impacts, identify any vulnerabilities or weaknesses in the asset that would make it susceptible to loss. These vulnerabilities are opportunities for hazard prevention or risk mitigation. Record opportunities for prevention and mitigation.
5. Estimate the probability that the scenarios will occur (low/moderate/high).
6. Analyze the potential impact of the hazard scenario (low/moderate/high) on People, Property, Operations, Environment, and Entity.
7. Consider the probability of occurrence as well as the highest rating of impact, and carefully review scenarios with potential impacts rated as moderate or high. Consider whether action can be taken to prevent the scenario or to reduce the potential impacts.

CREATING PLANS

Purpose: To guide you as you prepare your studio's emergency preparedness (SEP) documents.

Instructions:

1. Create your studio's emergency preparedness documents for Business Continuity, Hazard Preparation, Evacuation, Medical Emergencies, etc. according to these guidelines.
2. Test your plans through practice scenarios.
3. Teach your plans to employees and make these plans accessible for reference.
4. Conduct regular drills and exercises to test the emergency preparedness plan to help ensure that employees are familiar with the procedures and can respond effectively during an actual emergency.

BACKGROUND

Rapid Communications Plan

Create a communications plan to keep in touch with clients, suppliers, and employees. Provide employees with information on when, if, and how to report to work after a disaster. Assess teleworking as an option.

Business Continuity Plan

One of the crucial steps in preparing for potential interruptions to business caused by disasters is creating a business continuity plan. This involves conducting a business impact analysis to identify time-sensitive or critical business functions and processes and the resources that support them.

A business continuity plan outlines critical information needed to continue operations following a disaster, laying out the essential functions of the business, identifying which systems and processes must be sustained, along with details on how to maintain them.

Below are some resources you can use to create your own business continuity plan, but you may also want to check with your insurance provider to see if they have any resources to assist you in this planning process.

Resources:

<https://www.ready.gov/sites/default/files/2020-07/business-impact-analysis-worksheet.pdf>

<https://www.ready.gov/sites/default/files/2020-03/business-continuity-plan.pdf>

<https://www.ready.gov/business-continuity-planning-suite>

Studio-specific considerations for Business Impact Analyses and Business Continuity Plans:

- Do you have an alternative studio that you can work from if yours becomes unusable? What is the potential financial impact of this?
- Can you do any aspect of your work from home and if so, what equipment will you need?
- If you need to cancel and/or reschedule sessions due to an emergency, is the studio calendar still accessible? Is your client contact information also readily accessible? What is the potential financial impact of this?
- If a piece of gear goes down (i.e. your console), what alternative options do you have to continue working?



The primary losses were in business disruption, drywall, and flooring damage. However, one thing I was not thinking about the night of the flood was the hundreds of cables on the floor throughout the building. AC power cables, mic, ethernet... wherever cables were on the floor and the connectors submerged dirty water entered the cables. Some could be salvaged but all AC power cabling had to be discarded. ~Michael Grace, Grace Designs

MAJOR BUSINESS DISRUPTION SOLUTIONS

Emergency Response Plan Template:

https://www.ready.gov/sites/default/files/2020-09/business_emergency-response-plans.pdf

Use the emergency response plan template's worksheets to establish the following types of plans as needed—the template is primarily for businesses with multiple employees, but can also be helpful for at-home use if your studio is in your home:

Evacuation Plan

If you work in a commercial building with multiple employees, you may want to create an evacuation plan in case there is a fire or other hazard in your building, including how you will warn employees to evacuate, where to assemble once evacuated, and how to account for all employees once assembled.

Shelter-In-Place Plan

If you are in a high-risk area for tornadoes and other severe weather, consider creating a sheltering plan.

Lockdown Plan

Do you have a system for broadcasting warnings to the rest of the building when a lockdown situation is needed? Once you establish how you plan to broadcast the warnings (via phone/intercom, PA system, group text, etc.), make sure to train employees on where to access the system and how to use the system, as well as who all needs to be alerted.

Medical Emergency Plan

The template will help you remember basic information to report when you report a medical emergency to 9-1-1, as well as suggested procedures in medical emergency situations, and to keep track of personnel trained to administer first aid/CPR or use an automated external defibrillator (AED).

Fire Emergency Plan

The template provides procedures for fire emergencies, as well as a worksheet to document your building's fire protection systems.

ACTION

Hazard-Specific Preparations:

Purpose: This section provides hazard-specific information to help you best prepare for the situations where your studio is of particular threat.

Instructions: Review the hazard preparation for each hazard that your studio is most at risk for. Implement these steps into your studio's preparedness document.

GENERAL PREPARATION

- ☐ Check and see if you are in a high-risk area for any kind of natural disaster so you can properly prepare (FEMA National Risk Index: <https://hazards.fema.gov/nri/map>)
- ☐ Sign up for your community's warning system—the Emergency Alert System (EAS) and National Oceanic and Atmospheric Administration (NOAA) Weather Radio also provide emergency alerts.
- ☐ Review insurance policies—many natural disasters are not covered by standard insurance plans.
- ☐ Create an emergency communication plan for your staff.

- ☐ Identify what remote work or monitoring you can do in the event of an emergency (i.e. can you monitor your studio's property from a security camera if you're unable to get there?)



We had defibrillators installed, just in case. – Nick Autry, GM, Sound Stage Studios

MAKE A GO BAG (SUPPLY KIT) THAT CONTAINS:

- ☐ Food and water for at least three days
- ☐ Flashlight
- ☐ Fire extinguisher
- ☐ Whistle
- ☐ First aid kit
- ☐ N95 respirator masks
- ☐ Extra batteries and charging devices for phones and other critical equipment



Keep emergency bags in all main studios, including hard hats, walkies, and batteries.
– Tina Morris, Studio Manager, Village Studios

(for a list of suggested items to keep in an emergency kit, visit <https://www.ready.gov/kit>)

REMOTE RIG GO-BAG: In the case of an anticipated natural disaster, you may need to prepare a remote-working kit. This will be specific to your workflow, so tailor this list to your work needs:

- ☐ Headphone pre-amp / audio interface
- ☐ Headphones
- ☐ iLoks, license keys, logins for DAW and plug-ins
- ☐ Hard drive
- ☐ Laptop, mouse
- ☐ Power supply for each device

POST-EMERGENCY CONSIDERATIONS:

- ☐ Listen to authorities for information and instructions.
- ☐ Avoid wading in floodwater, which can contain dangerous debris and be contaminated.

- ☐ Be aware of the risk of electrocution. Do not touch electrical equipment if it is wet or if you are standing in water. If it is safe to do so, turn off the electricity to prevent electric shock.
- ☐ Turn off utilities you aren't using to avoid paying during outages
- ☐ Any generators or other gasoline-powered machinery should only be used outdoors and away from windows.
- ☐ Assess and document the impact of the event on your operations for insurance purposes
 - o Have you discontinued or reduced operations?
 - o If so, what was the cause of closure(s) or reduced operations?

HAZARD-SPECIFIC ACTIONS

EARTHQUAKE

Earthquakes vary in severity—the sudden shaking can cause heavy items to fall, which can result in injuries and property damage; cause fires and damage roads; and in worst-case scenarios can collapse buildings, and cause landslides, avalanches, and tsunamis.

Basic preparation measures:

- ☐ Secure items that hang on walls (speakers, televisions, monitors, etc.)
- ☐ Store heavy and breakable objects on low shelves.
- ☐ Practice drop, cover, and hold on.
 - o Drop to hands and knees. Cover your head and neck with your arms. Crawl as far as needed to reach cover from falling materials. Hold on to sturdy furniture until shaking stops.
- ☐ Consider earthquake insurance policies (standard insurance does not cover earthquake damage)
 - o Especially if in a higher risk area, such as California, Alaska, and the Mississippi Valley.
- ☐ Consider a retrofit of your building if it has structural issues that make it vulnerable to collapse during an earthquake.

EXTREME HEAT

High heat and humidity with temperatures above 90 degrees Fahrenheit for multiple days is considered extreme heat.

Basic preparation measures:

- ☐ Try to keep your space cool.
 - o Cover windows with drapes or shades.
 - o Weather-strip doors and windows.

- Weather-strip doors and windows.
- Use window reflectors to reflect heat back outside (DIY by making aluminum-covered cardboard).
- Add insulation to keep heat out.
- Install air conditioning.

Studio-specific considerations:

- ☐ Studio gear can generate a lot of heat and many studios run their AC year-round, regardless of climate. Consider switching to a minimalist approach to your work, where some gear can be turned off to prevent AC failure.
- ☐ Ensure that your climate control system is adequately sized for not only the room, but the heat of the gear. Explain this consideration to your Heating and AC installer prior to installation.
- ☐ Monitor the temperature of your control room, etc. on moderate days to establish a baseline for operation.

FLOOD

Flooding is the most common natural disaster in the U.S. Floods can result from rain, snow, storms, and overflow of water systems; and can develop slowly or come without warning (e.g. flash floods).

Basic preparation measures:

- ☐ Keep important documents in a waterproof container and/or create password-protected digital backups.
- ☐ Store valuable items on higher levels.
- ☐ Keep on hand (or know where to acquire) sandbags.
 - Sandbags are often made available by your local government—you can check with the city, county, fire departments, or public works agencies.
- ☐ Consider flood insurance.



Consider how deep the water might get. If your studio is above ground and you think the water might not get too deep, then make an effort to keep valuable gear off the floor. If your studio is in a basement then consider having a plan to rescue your most valuable things (of course, before you could be in any personal danger from flood waters) and keep all your mics on the top shelf! – Michael Grace, Grace Designs

Studio-specific considerations:

- ☐ Keep vital equipment at least two feet off the ground.
- ☐ Keep cables at least two feet off the ground.



While the Lyons flood of 2013 did some terrible damage to homes and businesses, at Grace Design the damage was thankfully not catastrophic. At our building the flood waters came in to a depth of about four inches. When they receded, they left behind about two inches of mud. By the time I got to the studio in the back of our building our brand-new bamboo floor was floating on 3-4 inches of water. Our Grimm subwoofers were floating too. And all of our cabling that was on the floor was under water. I was able to save the subwoofers although the paint was slightly damaged. As well, the drywall all around was soaked and the fiberglass insulation in the wall was soaking up water as well.

~Michael Grace, Grace Designs

HURRICANE

Hurricanes are large-scale storm systems that form over warm ocean waters and move toward land. The Atlantic hurricane season runs from June 1 to November 30, while the Pacific season runs from May 15 to November 30, with the most active period being September.

Basic preparation measures:

- ☐ Monitor drains and gutters to ensure they aren't blocked.
- ☐ Install check valves in plumbing to prevent backups.
- ☐ If told to evacuate, do so immediately.
- ☐ Board up windows.

LANDSLIDE

A landslide is rocks, earth or other materials moving in a downward slope—they can strike with little or no warning and travel 55 - 100 miles per hour. They can result from flooding, rain, earthquakes, volcanoes, or changes to the land.

Basic preparation measures:

- ☐ If you are in a high-risk area for landslides, learn about the types and signs of the most common kinds of landslides in your area.
- ☐ If told to evacuate, do so immediately.

POWER OUTAGE

Basic preparation measures:

- ☐ Take inventory of the items you need that rely on electricity.
- ☐ Plan for batteries and other alternatives to meet your needs when the power goes out.
- ☐ Install carbon monoxide detectors with battery backup on every level of your studio.
- ☐ Keep electronic equipment charged whenever possible.

Studio-specific considerations:

- ☐ Install Universal Power Supply battery systems for all vital equipment.
- ☐ Review your power-down protocol and turn any hard power switches to the off position to avoid damage from surges. Power may be intermittent following an outage.



All rooms are on UPS battery backup, which allows enough power to stay running until sessions can be backed up in events of power outages.
- Curtis Daniel, Owner/Studio Manager, Patchwerk Recording Studios

THUNDERSTORM, LIGHTNING, HAIL

Basic preparation measures:

- ☐ Look into cutting down or trimming trees that may be in danger of falling on your studio.
- ☐ Consider buying surge protectors, lightning rods, or a lightning protection system to protect your studio, gear, and electronic devices.
- ☐ Secure outside furniture (if applicable)

TORNADO

Tornadoes are violently rotating columns of air—they have a funnel-like appearance, bring intense winds, and extend from a thunderstorm to the ground. They can happen in any region (though the Midwest and Southeast have a greater risk), and can be powerful enough to destroy buildings, flip cars, and often create deadly flying debris.

Basic preparation measures:

- ☐ Know the signs of a tornado (rotating funnel-shaped cloud, an approaching cloud of debris, or a loud roar)
- ☐ Pay attention to weather reports—meteorologists can ascertain when conditions might be right for a tornado.
- ☐ Identify and practice going to a safe shelter for high winds—your best bet aside from storm shelters is a small, interior, windowless room in a sturdy building on the lowest level. q If in a high-risk area, consider constructing a safe room that meets [FEMA or ICC 500 standards](#).

FIRE AND WILDFIRE

Wildfires are unplanned fires that burn in natural areas. They are often caused by people or lightning and can occur anywhere; the risk of wildfire increases with little rain and high winds.

Basic preparation measures:

- ☐ Gather emergency supplies, including N95 respirator masks that filter out particles in the air you breathe.
- ☐ Keep important documents in a fireproof safe. Create password-protected digital copies.
- ☐ Use fire-resistant materials to build, renovate, and/or make repairs.
- ☐ Identify an outdoor water source with a hose that can reach any area of your property.
- ☐ Create a fire-resistant zone that is free of leaves, debris, or flammable materials at least 30 feet from your property.
- ☐ Ensure your studio has the proper amount of smoke alarms (at least one per level) and test them monthly. Replace their batteries every year (for battery-powered alarms) and replace the smoke alarms every ten years.
- ☐ Have fire extinguishers near exits, high on the wall and away from heat sources.
- ☐ Review insurance coverage to make sure it is enough to replace your property.

Studio-specific considerations:

- ☐ Candles are good for a vibe but present a fire hazard. Use them with caution and make sure they are completely out before leaving a room.
- ☐ Follow your studio's power-down procedure as outlined in your plan.
- ☐ Remove curtains from windows and doors (the extreme heat can cause them to combust, even without flames on/in your building).
- ☐ Duct tape exterior vents to prevent smoke from entering your building.

- ☐ Consider leaving a ladder near your building for fire crews to access your roof, etc., if needed.



Implementing quick disconnect snake runs to racks for quick removal of entire racks, storing microphones in a fireproof rifle safe, keeping high value/rare rack units in separately stacked rack enclosures for easy grab and go evac, using non-combustible materials like rockwool, cement siding, and fireproof acoustic fabrics, building a “fire box” around the ERV/HRV system, and maintaining defensible space around the studio’s exterior are all big points [to consider].

- Lewis Roberston, studio owner, Northern California

WINTER STORM

Winter storms and blizzards can bring extreme cold, freezing rain, snow, ice, and high winds; they can last a few hours or as long as several days. They may knock out heat, power, and communication services and create a higher risk of car accidents, hypothermia, frostbite, carbon monoxide poisoning, and heart attacks from overexertion.

Basic preparation measures:

- ☐ Prepare your property to keep out the cold with insulation, caulking, and weather stripping.
- ☐ Learn how to keep pipes from freezing.
- ☐ Install and test smoke alarms and carbon monoxide detectors with battery backups
- ☐ Gather supplies in case you need to shelter in place for several days without power. Have extra batteries for radios and flashlights. Learn the signs of and basic treatments for frostbite and hypothermia.

Studio-specific considerations:

- ☐ Communicate to clients your limited access plan accordingly.
- ☐ In anticipation of a winter storm, compile your Remote Rig Go-Bag

ACTIVE SHOOTER

Basic preparation measures:

- ☐ If you see suspicious activity or receive credible threats, let an authority know right away.
- ☐ If you have a studio that employs several people, you may want to consider creating a plan to help staff respond safely to an active shooter situation.

- ☐ Sign up for active shooter, first aid, and tourniquet training.
- ☐ Run, Hide, Fight: If you are able to evacuate, do this. If not, hide somewhere where the shooter is less likely to find you. If neither of those are options or your life is in imminent danger, attempt to disrupt or incapacitate the shooter. The Department of Homeland Security outlines this [here](#).

CYBERATTACKS

Cyberattacks are malicious attempts to access or damage a computer system. They can use computers, mobile phones, and other devices; can include fraud or identity theft, can block your access to or delete documents and files; and may cause problems with business services, transportation, and power.

Basic preparation measures:

- ☐ Keep software and operating systems up to date
- ☐ Use strong passwords (12 characters or longer, lower and uppercase letters, numbers, and special characters) and two-factor authentication (two methods of verification).
- ☐ Change administrative and wi-fi passwords regularly.
- ☐ Watch for suspicious activity. When in doubt, don't click. Do not provide personal information.
- ☐ Use encrypted (secure) internet communications. Use a Virtual Private Network (VPN) that creates a secure connection.
- ☐ Use antivirus solutions and firewalls to block threats.
- ☐ Regularly back up your files in an encrypted file or encrypted file storage device.
- ☐ Protect your wi-fi network. Choose the strongest encryption options when configuring your router.

INSURANCE CONSIDERATIONS



Our insurance did not cover any of the damage to our building or loss due to disruption of business because we did not have flood insurance. Our building was not in the flood plain, so it was not required to have flood insurance in the first place. I guess if I was asked for any advice, I would say that if you are a studio owner and you think there is any chance your space could ever flood then first check with your insurance company to see if there is affordable coverage available." ~Michael Grace, Grace Designs

WHAT TO LOOK FOR IN INSURANCE FOR STUDIOS

Studios are unique in their needs for insurance. These recommendations have been compiled with input from FEMA's recommendations and input from Gallagher and The Recording Studio Insurance Program and experienced studio owners nationwide.

Documenting/Insuring Your Property (FEMA)

https://www.ready.gov/sites/default/files/2020-03/ready_document-and-insure-your-property.pdf

- ☐ Prepare in advance an inventory of all equipment
 - Take photos of everything you inventory. You can also take a video slowly panning everything in your studio (including the contents of closets, cupboards, and drawers) for visual reference.
 - Include descriptions (year, make, serial numbers)
 - Current replacement value of your equipment
 - Appraisals for unique items, as well as items that cannot be replaced.
 - Save inventory lists on a cloud (and/or anywhere else it can be immediately accessed following a disaster), and/or send to insurance agent.
- ☐ Keep vital records in a safe place.
 - Paper copies in waterproof/fireproof box/safe or bank deposit box, plus additional copies with attorney(s) or insurance agent.
 - Password-protected electronic copies on flash/external HD in waterproof/fireproof box/safe or bank deposit box.
 - Store policy number and contact info nearby.
- ☐ Know what your insurance policies cover.
 - Business size (measured in revenue & number of employees), type, and location will determine the type of insurance.
 - **Note: Homeowners insurance policies may not cover operational and premise business exposures for property and/or liability**
 - **Talk to your insurance provider about proper coverage - a business owner's insurance policy may be required for your home studio**
 - Commercial Business Insurance programs generally offer the following coverage:
 - Property
 - Note: Most property insurance policies do not automatically include coverage for earthquakes, sinkholes, landslides, or floods
 - Endorsements or additional coverage are available for an additional premium - make sure to ask if not offered
 - General Liability
 - Business Interruption or Business Income

- Commercial Automobile or Hired and Non-Owned Automobile Liability
- Workers Compensation (when required)
- Flood Insurance
- o Studio-specific considerations for insurance:
 - Cyber Liability
 - Professional and/or Media Liability
 - Worldwide Property Coverage

FILE INSURANCE CLAIMS

Recommended steps to take when reporting claims related to property coverage (coverage to protect the insured's buildings, property, and contents from covered loss perils):

- ☐ **ENSURE SAFETY:** First and foremost, prioritize your safety and the safety of others. If there are any immediate hazards or risks, such as structural damage or exposed electrical wires, evacuate the area and contact emergency services if necessary.
- ☐ **DOCUMENT THE DAMAGE:** Take photos or videos of the damage to provide evidence for insurance claims. Make sure to capture the extent of the damage from different angles and close-ups.
- ☐ **CONTACT YOUR INSURANCE COMPANY:** Notify your insurance company about the damage as soon as possible. Provide them with all the necessary details and documentation. They will guide you through the claims process and inform you about any specific requirements or procedures.
- ☐ **MITIGATE FURTHER DAMAGE:** Take reasonable steps to prevent further damage to your property. For example, if there is a leak, try to stop it or minimize the water flow. However, avoid making any permanent repairs until your insurance company has assessed the damage.
- ☐ **KEEP RECORDS:** Maintain a record of all communications with your insurance company, including dates, times, and the names of the representatives you speak with. Also, keep track of any expenses related to temporary repairs or accommodations.
- ☐ **OBTAIN ESTIMATES:** Get multiple estimates from reputable contractors or repair professionals to assess the cost of repairs. This will help you understand the scope of the damage and negotiate with your insurance company, if needed.
- ☐ **FOLLOW INSURANCE COMPANY INSTRUCTIONS:** Cooperate with your insurance company and follow their instructions regarding inspections, assessments, and any required paperwork. Provide them with any additional information they may request promptly.

- ❑ REVIEW YOUR POLICY: Familiarize yourself with your insurance policy to understand the coverage and any limitations or exclusions. This will help you have a clear understanding of what you can expect from your insurance company.
- ❑ CONSIDER PROFESSIONAL ASSISTANCE: If you encounter difficulties with your insurance claim or feel overwhelmed, you may want to consult with a public adjuster or an attorney specializing in property damage claims. They can provide guidance and advocate on your behalf.

NOTE: The specific steps may vary depending on the type and extent of the damage, as well as your insurance policy. It's crucial to consult with your insurance company and follow their guidance throughout the process.

Source: [Arthur J. Gallagher Claims Reporting Reference Guide](#)

RESOURCES

RISK ASSESSMENT RESOURCES

NATURAL HAZARDS

Multi-hazard [Mapping Information Platform](#) - Federal Emergency Management Agency (FEMA)

[Flood Map Service Center](#) - FEMA

[Earthquake Hazards information](#) - United States Geological Survey (USGS)

[Hurricane](#) - FEMA

[Landslide Hazards Program](#) - USGS

[Volcano Hazards Program](#) - USGS

[Protecting Workers from Heat Illness](#) - Occupational Safety and Health Administration (OSHA)

HUMAN-CAUSED HAZARDS

[Survey Your Workplace for Additional Hazards](#) - OSHA Compliance Assistance Quick Start for General Industry

[Workplace Violence—Issues in Response](#) - Federal Bureau of Investigation

TECHNOLOGICAL HAZARDS

[Risk Assessment Portal](#), guidance, and guidelines - U.S. Environmental Protection Agency

[Computer Security Resource Center](#), Special Publications, National Institute of Standards and Technology, Computer Security Division

[United States Computer Emergency Readiness Team](#)

POST-HAZARD ASSISTANCE RESOURCES

MusiCares – MusiCares provides a safety net of critical health and welfare services to the music community, including financial assistance following disasters.

Eligibility requirements: Applicants must be able to document employment history in one of the following areas:

- ☐ A minimum of five years employment in the music industry
- ☐ Six commercially released recordings or videos (singles)

Phone: 800-687-4227

Email: musicaresrelief@musicares.org

GOVERNMENT ASSISTANCE

Federal Emergency Management Agency (FEMA) Disaster Assistance

FEMA assistance differs from insurance in that it only provides the basic needs to make a home safe, sanitary and functional. If you work out of a home studio and your home has experienced damage from a major disaster event, filing a FEMA claim may be a good first step to getting your home back into a state where you can begin getting up and running again. FEMA assistance does not make you whole again, but it can give you a helping hand to recover. FEMA disaster assistance covers basic needs only and will not normally compensate you for your entire loss.

FEMA inspectors may contact survivors who apply to arrange for an inspection appointment.

Examples of Safe, Sanitary and Functional Repairs to Make a Home Fit to Live in:

Property: FEMA may assist with the replacement of or repairs to disaster-damaged heating, ventilating and air-conditioning systems as well as refrigerators and stoves. Other possible repairs that may be covered are utilities such as electrical, plumbing, and gas systems. Non-essential items like dishwashers and home-theater equipment are not covered. However, it should be noted that FEMA will not cover personal property related to a home studio. For assistance with that, please refer to the Small Business Loans information.

Ceiling and roof damage: FEMA grants may help to repair disaster-related leaks in a roof that cause damage to ceilings and threaten electrical components, like overhead lights, but will not pay for simple stains from roof leaks.

Floors: FEMA assistance may be used to repair a disaster-damaged subfloor in occupied parts of the home, but not floor covering like tile or carpet.

Windows: FEMA payments may assist with disaster-related broken windows, but not blinds or drapes.

Other FEMA help may include temporary expenses to pay for lodging if a survivor's home is unlivable, or assistance for replacing essential household items.

As every survivor's situation is different, FEMA calculations on what it may cover vary. Expenses for repairs that exceed the conditions to make a home safe, sanitary and functional are ineligible. Assistance depends on a host of factors, like insurance coverage and, in some respects, the ability to pay.

To Apply:

- ☐ Find out if your property is in a federally declared disaster area by going to FEMA's website (damaged property must be in a declared area to be deemed eligible)
- ☐ File a claim with your insurance company as well.
 - o Failure to report property damage to your insurance company can affect your eligibility for federal assistance
 - o FEMA does not cover insurance deductibles
 - o FEMA cannot help pay for anything that your insurance will cover.
- ☐ Prepare necessary information for the application process
 - o Social Security Number
 - o Address of property that was damaged
 - o Current address (where you are living in the interim)
 - o Current working phone number
 - o Property insurance information (carrier, policy number, etc.)
 - o Total household income
 - o Routing and account information for checking/savings account
 - o Description of disaster-related damages and losses
- ☐ Visit <https://disasterassistance.gov> to apply online or call 800-621-3362
 - o You will be assigned a FEMA claim number upon completion of the application—write it down or store it safely somewhere you can easily access it to make future interactions easier.

- o FEMA will mail you a copy of your application along with a detailed guide that walks you through the assistance process.
- ☐ Check the status of your FEMA application.
 - o If you have an email account, you can log onto disasterassistance.gov and click on “Check Your Status”.
- ☐ A FEMA Inspector will contact you within 10 – 14 business days.
 - o The inspector will set up a time to visit your property and inspect the damage.
 - o FEMA home inspections have no fee.
 - o You must be physically present at the time of the inspection.
 - o You must be able to provide the inspector with proof of ownership and occupancy.
- ☐ The FEMA Inspector will submit the report to FEMA—inspection reviews take about 10 days.
- ☐ If you qualify, a check will be sent by mail, or the money will be transferred into your checking account with a letter explaining how you are to use the funds.
 - o FEMA funds are tax-free and do not have to be repaid.
 - o Amount of assistance relies on how much damage your state has reported, among other factors.

U.S. Small Business Administration (SBA) Disaster Loans

If you are in a declared disaster area and have experienced damage to your business, you may be eligible for financial assistance from the SBA. Businesses of any size and most private nonprofit organizations may apply to the SBA for a loan to recover after a disaster.

Loan Amounts and Use

SBA makes physical disaster loans of up to \$2 million to qualified businesses or most private nonprofit organizations. These loan proceeds may be used for the repair or replacement of the following:

- Real property
- Machinery
- Equipment
- Fixtures
- Inventory
- Leasehold improvements

The SBA Business Physical Disaster Loan covers disaster losses not fully covered by insurance or funding from FEMA. If you are required to apply insurance proceeds to an outstanding mortgage on the damaged property, you can include that amount in your disaster loan application.

If you make improvements that help reduce the risk of future property damage caused by a similar disaster, you may be eligible for up to a 20 percent loan amount increase above the real estate damage, as verified by the SBA.

You may not use the disaster loan to upgrade or expand a business, except as required by building codes.

Types of Disaster Loans:

Physical Damage Loans – Loans to cover repairs and replacement of physical assets damaged in a declared disaster.

Mitigation Assistance – Funding to cover small business operating expenses after a declared disaster.

Economic Injury Disaster Loans – Loans to provide economic relief to small businesses and nonprofit organizations that have suffered damage to their home or personal property.

Military Reservist Loans – Loans to help eligible small businesses with operating expenses to make up for employees on active-duty leave

To Apply:

- ☐ Find out if your property is in a federally declared disaster area by going to [SBA's website](#) (as with FEMA claims, damaged property must be in a declared area to be deemed eligible for SBA disaster assistance loans)
- ☐ **Visit <https://www.sba.gov/funding-programs/disaster-assistance> to apply online. You can call 800-659-2955 for additional info.**
 - o Along with the completed loan application, you must submit a signed and dated [IRS Form 4506-C](#) giving permission for the IRS to provide SBA with your tax return information.