

# **Hurricane Preparedness for Businesses**

With the peak of hurricane season upon us, it is important for businesses to know how to proactively minimize potential loss and maximize loss prevention in the event of a hurricane. Being well prepared is critical to this objective and to keeping your business as healthy as possible.

#### **Pre-storm Property Preparation**

Even before a hurricane forms, businesses can start preparing. A good first step to take is to check local flood maps and have a licensed professional inspect your building to ensure it complies with the wind loading requirements of your area. Consider also installing impact-resistant film on windows and reinforcing any potentially weaker points in the building. Create a list of companies which can assist in recovery efforts should heavy damages occur.

### **Safeguard Your Business Operations**

A best practice for preparing for any emergency that could threaten your business operations is to compile lists of employees, clients and vendors, with contact information, so you can keep them informed of any impacts to your business. Frequently back up files and have voicemail set up to record calls until business can safely resume. If possible, have systems in place so that business can continue remotely, if needed. Additionally, provide employees with a chain of command and list of responsibilities in the event of a disaster.

## **Employee Safety is Paramount**

Most importantly, you need to have a plan to keep your employees safe in the event on an imminent storm. If a storm is approaching and it is safe to do so, you should help your employees get safely to their families. Make appropriate emergency preparations, including emergency supplies and clear instructions for employees, should it be necessary for employees to shelter in place during the storm.

## What to Do Following a Hurricane

As soon as it is safe to do so, you should begin assessing any damages to your property and report any damages directly to your insurance company as quickly as possible. There are many significant risks to navigate when a building and its surrounding environment have been impacted by a hurricane and you should always proceed with caution, keeping safety as a priority.

For more information, download our complete Emergency Hurricane Preparation Checklist for Businesses.