

The background of the entire page is a dark, moody photograph of a stormy sea under a heavy, dark sky. The water is dark and choppy, with white foam visible on the waves. The sky is filled with dark, swirling clouds, suggesting an approaching storm. A thin, light blue vertical line with small circular endpoints at the top and bottom connects the '2023' text to the 'PROTECT YOUR BUSINESS' text.

# 2023

## PREPAREDNESS GUIDE

**PROTECT YOUR  
BUSINESS  
THIS STORM SEASON**

**INSGROUP**

A BALDWIN RISK PARTNER

## PREPARE A BUSINESS CONTINUITY PLAN

- Verify all employee, supplier and vendor contact information is correct and up-to-date so you can communicate next steps for resuming normal business operations in the event of a disaster. Use the downtime before the storm hits to update your supplier and vendor contact information, as well as other important contacts, such as your bank or insurance carriers.
- Determine which members of your staff will need to carry out hurricane preparations and who you can reasonably expect to be available.
- Develop a simple written plan that incorporates a set of specific hurricane task assignments for your staff. Include who to notify and what measures to take to preserve life and limit property losses.
- Establish communication procedures to account for employees and disseminate information. Decide on a communications strategy to clients.
- Ensure that employees who are on site during a storm have potable water, nonperishable food, first aid kits, phones, radios, flashlights and other supplies.
- Identify an alternative site for business operations should your facility be unavailable following the storm. Contact the recovery location provider before the season starts so that you can review plans and ensure that your requirements are still being met.

## ESSENTIAL EQUIPMENT FOR YOUR BUSINESS

- Obtain several battery-operated radios and spare batteries to ensure you can receive emergency information. Have at least one radio on site that can receive NOAA weather radio frequencies.
- Procure sufficient flashlights and other battery-powered lights to allow essential work to be conducted in the event of power outage. Ensure a good supply of fresh batteries are on hand throughout the hurricane season.
- Compile your disaster supply kit and have it on hand and ready for emergencies.
- If you do not have storm shutters, ensure you have the necessary tools to board up windows and brace doors. Sliding glass doors, large picture windows, skylights, French doors, inward opening double doors, and garage doors are particularly vulnerable. Tools including a circular or hand saw, a drill with appropriate bits, a hammer or nail gun, hand or power-driven screwdriver and a wrench may be needed. Nails will be sufficient on wood-framed windows and doors but screws or bolts and washers are necessary for metal-framed windows and doors.
- Have an ample supply of brooms, squeegees, mops and absorbents to remove water.
- A small emergency generator may be useful. The power may go out before a hurricane comes ashore and may be out for an extended period. An emergency generator will allow you to maintain lighting, recharge battery-powered equipment, and power pumps and tools which may be needed for expedient repairs after the hurricane passes.

## **FACILITY PREPARATION**

- Know the vulnerability of your business. Geographical information and infrastructure knowledge of your location will be of great benefit.
- Review your list of major equipment and furnishings to determine which items need to be protected or removed and how you plan to do it.
- Review plan for mitigating property damage before storm hits and for recovery post storm.
- Ensure storm monitoring systems are operating efficiently to enable sufficient time for an organized shutdown if needed.
- Identify security resources, such as fencing, barriers, plywood, security personnel and additional manpower that may be needed.

## **UNDERSTANDING YOUR COMMERCIAL INSURANCE COVERAGE & CLAIM PREPARATION**

- Review your policies with your insurance broker to ensure you understand the amount you will receive in the event of a covered loss.
- Review policy deductibles, special provisions and loss-reporting provisions (especially important on National Flood policies).
- Determine if flood is a covered peril or is excluded.
- Know how the building property is valued under the policy.
- Examine business interruption / time element coverage details.
- Include your insurance company's toll-free claims number and insurance broker's name in your emergency kit. Meet with insurers to set claim management protocols. Determine who will represent them at your organization during the claim adjustment process.
- Review and update procedures and responsibilities for gathering and processing claim information. This should include a list of outside resources needed for recovery.
- Determine if all asset values are current for potential claims, including property damage or business interruption.

## **BEFORE, DURING, & AFTER A HURRICANE**



## BEFORE A STORM HITS

- Take pictures of your property and building. It will make the claims process smoother in the event your business sustains damage.
  - Clean out floor drains and catch basins and check drainage pumps.
  - Anchor and fill above-ground tanks with water or product to keep them in place during the storm. Fill the fuel tanks on your emergency generator and fire pumps.
  - Ensure automobiles have full fuel tanks.
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## WHEN A HURRICANE IS COMING

- Tie down - or move inside - any items outside your building that could blow away in a powerful windstorm.
  - Obtain and keep accessible as much cash as possible as banks may not be open following the storm.
  - Secure all doors and board up windows to protect against flying debris.
  - Shut off lines carrying gas or flammable liquids in case a pipe breaks in the storm. Shut down production processes safely and turn off the electricity at the main power source.
  - Evacuate employees.
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## AFTER A HURRICANE

- Call employees to ensure that they and their families are safe and secure.
- Check circuits and equipment before restoring power.
- Assemble a recovery team to begin to implement your business continuity plan.
- Call your insurance agent, broker or insurance company immediately to report how, when and where the loss or damage occurred. Have your policy number handy, and give them a general description of damages.

**Contact us for more tips and information about how to keep your business safe this storm season.**

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