# Hurricane preparedness for business: 8 steps to protect your company.



As summer gets closer, so does hurricane season. These severe weather events can produce winds exceeding 155 miles per hour, as well as rain, tornadoes, and microbursts. Hurricanes can come out of seemingly nowhere and leave debris, damage, and business interruptions in their wake.

To stand up to the threat, businesses need to take equally powerful action. Not sure where to start? Follow these eight hurricane preparedness for business tips:

1. **Determine your risk.** Communities even hundreds of miles from the coast can be affected by hurricanes and tropical storms. Historical Hurricane Tracks provides a history of storm events that could help you determine your risk and learn how to prepare. FEMA's Flood Maps feature shares your risk of water damage based on your region and elevation. Explore both sites to better prepare for the unexpected.

2. **Secure your building's surroundings.** Debris is a major safety risk when natural disasters such as hurricanes happen. Take the time to properly secure your building's signs, fences, and outdoor furniture. Outdoor utilities like central air conditioning units should be fastened or, if possible, placed in a higher location like the roof. Trim any trees or plants that could pose a threat to your building or the power lines nearby during high winds.

3. **Ready the building itself.** Prepare your building's physical structure to protect your team and operations. Install wind-resistant shutters and impact-resistant windows or skylights. Invest in commercial doors. Ensure the roof is in good condition. Secure soffits and clean gutters of debris. Strap down and protect electronics and look into having a backup power source off-site. If your business has a generator, implement a maintenance plan and run weekly tests to be sure it will work

in an emergency.

4. **Close early when necessary.** Closely follow the weather report in your area to know when to act. It's always better to be safe, shutting your doors sooner and sending team members home, rather than waiting too long and putting yourself, and others, in harm's way. Act immediately when you sense danger or see that the weather is worsening.

5. **Protect important information.** Make sure a hurricane doesn't set your business back even further by protecting documents and critical information. Seal documents in waterproof containers when necessary. Back up imperative data and contacts (which should be stored on servers off-site) and identify key contacts to reach out to in the event of a hurricane.

6. **Create a plan.** Work with your staff to make a plan that makes sense for your business. What supplies will you need? What protections need to be in place? Where is the best place to shelter? Is inventory up to date? Take the time to build a plan now so your business can be prepared at any time. Also, think about what happens in the aftermath; set up a remote working plan for your staff and test out a work-from-home day under normal circumstances so the team knows what to do.

7. **Know when and how to return to work.** Inspect the building's infrastructure to ensure it's safe before asking employees to return to work. If you and your team handle cleanup, wear the correct gear, don't approach power lines, and avoid walking through standing water. After you know the building is clean and secure, take inventory of damage and report it promptly, keeping all receipts for claims. Contact vendors about your reopening and update your listings on Google business to reflect your return. Though weather events like hurricanes can be devastating, take this time to learn from the event and build back a stronger business that's more disaster-ready.

8. **Insure your business.** One of the best ways to protect your business is to get the right coverage for a natural disaster. Our local, independent agents know your area and the weather risks you face there. They'll get to know your operations and recommend the right amount of business coverage that protects you from risk and helps you recover more quickly. While you're in the mindset of preparation, review your homeowners policy to identify your home's risk, and take action to protect it from hurricanes and weather events, too.

Hurricanes are unpredictable, but these eight hurricane preparedness for business tips can give you an upper hand. For any high winds, heavy rain, or weather events to come, get the business and home coverage you need. Talk to a local, independent agent today.