



Reduce Hurricane Damage to Your Business!

Many businesses are not prepared to respond to a man-made or natural disaster. Statistics show that of the businesses that close because of a disaster, at least 1 in 4 never reopens. Small businesses are particularly at risk because typically they only have one location—the one that is damaged or destroyed. That's why disaster planning is a critical part of every business' operational objectives.

Though the Atlantic hurricane season starts each year on June 1, emergency planning should generally be a year-round priority. Business owners in hurricane-prone areas in particular should make sure they are ready for a potential storm. Utica National and the Insurance Institute for Business & Home Safety (IBHS) offer the following recommendations to help business owners prepare for hurricanes and tropical storms.

- 1) Have your building(s) inspected and complete any maintenance needed to ensure your building can stand up to severe weather.
- 2) Designate an employee(s) to monitor weather reports and alert your team to the potential of severe weather.
- 3) Review your business continuity plan and update as needed, including employee contact information. If you do not have a business continuity plan, consider IBHS' free, easy-to-use business continuity plan toolkit for small businesses, **OFB-EZ®** (Open for Business-EZ).
- 4) Remind employees of key elements of the plan, including post-event communication procedures and work/payroll procedures. Make sure all employees have a paper copy of the plan. Review emergency shutdown and start-up procedures, such as electrical systems, with appropriate personnel, including alternates.
- 5) If backup power such as a diesel generator is to be used, test your system and establish proper contracts with fuel suppliers for emergency fuel deliveries.
- 6) Re-inspect and replenish emergency supplies inventory, since emergency supplies are often used during the offseason for non-emergency situations.
- 7) Test all life safety equipment.
- 8) Conduct training/simulation exercises for both your business continuity and emergency preparedness/response plans.

Learn more about what to do before, during and after a tropical storm or hurricane to protect your business and employees with **IBHS EZ-PREP: Severe Weather Emergency Preparedness and Planning Toolkit** or visit the IBHS website at disastersafety.org. Additional information is also available from the Department of Homeland Security at <https://www.ready.gov/hurricanes>.

The information provided in this article is intended for general informational purposes and should not be considered as all encompassing, suitable for all situations, in compliance with all laws and regulations or legal advice. Consult an attorney or other specialist to obtain advice with respect to any particular issue or problem.

