

# 4 unique hazards for New England business owners.



Running a business in New England comes with character, charm, and strong local communities. But it also comes with a unique mix of regional risks. From harsh winters to historic infrastructure, these are some of the most common hazards for New England business owners.

## #1: Seasonal hazards for New England business owners.

New England's distinct seasons create a constant cycle of risk. Winters bring heavy snow and ice that can strain roofs and create dangerous conditions. Fall leaves can clog drains and create slick surfaces. Strong storms throughout the year can lead to wind damage and power outages. To stay prepared:

- Create a storm and power outage response plan. Ensure your team knows the protocol by reviewing it regularly and whenever you hire new employees.
- Inspect your roof and remove excess snow buildup.
- Keep gutters, drains, and downspouts clear throughout the year.
- Treat and maintain your walkways to prevent slips.

## #2: Architectural hazards for New England business owners.

Many New England businesses operate in older or historic buildings, adding both character and hidden risks. Things like aging electrical systems, outdated plumbing, and structural wear can lead to costly damage or safety concerns if unaddressed. You can stay proactive when you:

- Partner with professionals who are experienced in older properties like yours.
- Schedule regular building inspections.
- Upgrade electrical and plumbing systems when needed.
- Seal cracks and improve insulation to stand up to unpredictable conditions.

## #3: Tourist hazards for New England business owners.

Tourism is a major pull for businesses across New England, especially during peak seasons like summer and fall. While increased foot traffic can boost revenue, it can also raise the risk of accidents, overcrowding, and operational strain. Busy parking areas, packed sidewalks, and higher customer volume can all contribute to liability concerns. Here's how to stay prepared:

- Increase staffing during peak tourist seasons.
- Clearly mark parking for your business, preferred entrances, and pedestrian paths.
- Keep walkways clean, dry, and well-lit.
- Encourage team members to proactively remove hazards when they see them.
- Plan ahead for delivery delays and higher demand.

## #4: Coastal hazards for New England business owners.

For businesses near the coast, New England weather can be even more unpredictable. Nor'easters, storm surge, and high tides can cause flooding and property damage. Erosion can also impact building foundations and access points. As a business owner, you can:

- Elevate inventory and critical equipment to prevent water damage.
- Install flood barriers or improve drainage systems.
- Monitor weather alerts and have an emergency plan in place.
- Review and update your insurance coverage with a local, independent agent.

Staying ahead of hazards for New England business owners starts with understanding what's unique to the region and planning for it. With the right precautions and coverage in place, you can protect your business, minimize disruptions, and move forward with confidence in every season. For even more support, talk to a local, independent agent about business coverage today.

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