Hurricane preparedness for business: Steps you can take now and later.



It’s Atlantic hurricane season, which means if you haven’t disaster-proofed your business yet, there’s no time to lose. “Gone with the Wind” is a great movie title, but not something you want to happen to your business. Follow these hurricane preparedness tips to protect your building, your employees, and your equipment.

Since storm season is already here, we’ve divided our tips into things you can do right away, and longer-term projects that can safeguard your business from harm in the future.

Keep your roof in good condition. Roof damage is one of the most common post-storm insurance claims. In a hurricane, the wind and water can deliver a one-two punch: the wind damages your roof, which then exposes the interior to water damage.

What to do right now:
Get a licensed inspector to examine your roof, paying special attention to:

- Worn or damaged areas of the roof
- Loose perimeter flashing
- Roof drainage systems (gutters, downspouts, etc.)
- Roof-mounted equipment
- Skylights

After the inspection, have any necessary repairs made as soon as possible to keep your business safe, and

get routine maintenance done throughout the year.

Longer-term projects:
If the inspection reveals that your roof is in poor condition overall, make plans to replace it. You can also upgrade your roof drainage system by adding additional gutters and downspouts.

Protect your windows. High winds can break windows and tear seals, and even small cracks and leaks can lead to further damage in the future.

What to do right now:
Cover windows with permanent shutters, aluminum storm panels or plywood (the first two provide greater protection). If you have storm panels or plywood, store them flat in a dry location until you install them before a storm.

Longer-term projects:
If you don't already have them, you can install permanent hurricane shutters to protect your windows. Or you can upgrade to impact-resistant windows. Designed to stand up to hurricane-force winds, impact-resistant windows are made of two panes of shatter-resistant glass held together with a strong adhesive. To earn the "impact-resistant" designation, these windows must pass a series of rigorous tests.

Garage, roll-up, or overhead doors can also be replaced with wind-rated doors. Like impact-resistant windows, these doors are designed to withstand high winds.

Secure outdoor items. In hurricane winds, outdoor objects can become flying projectiles which can cause damage to your property and surrounding properties.

What to do right now:
Items like these should be firmly secured or stored inside your building during a storm:

- Pallets
- Mobile storage containers
- Inventory or supplies kept outside (such as building materials)
- Dining tables, chairs, and umbrellas
- Non-fixed business signs

Longer-term projects:
Replace lightweight tables and chairs with heavier models that are less likely to be blown about. You could also invest in adding storage area to your building, so you have more room to store inventory and supplies.

Plan ahead to keep your business open. Thoughtful planning can protect your business and make the difference between staying open or having to shut down for repairs. For more tips on preparing for hurricanes and other disasters, check out this disaster planning guide from DisasterSafety.org, a product of the Insurance Institute for Business & Home Safety (IBHS).

Of course, even with careful planning, you can't prevent every loss. So, make sure you have the right business insurance to help you get back up and running.