

CHECKLIST | HURRICANE - BEFORE THE STORM

Presented by WWW Insurance LLC

Hurricanes are a serious threat to lives and property. As such, it's important for business owners to have a plan in place before hurricane season begins or a storm is even predicted. This checklist can help you prepare for a hurricane's effect on your business, employees and community.

Before the Storm Is Predicted	
Protect and duplicate your vital records, including your insurance policies.	<input type="checkbox"/>
Review your insurance policies to ensure you understand what is and isn't covered.	<input type="checkbox"/>
Take photos or videos to document the interior and exterior of the building for insurance purposes.	<input type="checkbox"/>
Update your employees' emergency contact information regularly.	<input type="checkbox"/>
Identify an alternative business site and create a relocation plan in the event the hurricane makes your location inaccessible.	<input type="checkbox"/>
Back up all data on remote servers and in the cloud.	<input type="checkbox"/>
Determine safe evacuation routes as well as alternative routes.	<input type="checkbox"/>
Inspect and make repairs to drains, gutters and flashing.	<input type="checkbox"/>
Ensure all roof-mounted equipment is strapped or anchored to the roof deck support.	<input type="checkbox"/>
Install windstorm shutters over windows and doors.	<input type="checkbox"/>
Replenish your supply of water, nonperishable food, batteries, cleaning supplies and first-aid supplies.	<input type="checkbox"/>
Have cash on hand since banks may not be open after the hurricane.	<input type="checkbox"/>
Make sure generator, fire pump and company-owned vehicle fuel supplies are full.	<input type="checkbox"/>
Test any emergency generators.	<input type="checkbox"/>
Develop a written crisis management plan for employees.	<input type="checkbox"/>
Create an emergency response team and define clear roles and responsibilities for each person.	<input type="checkbox"/>
Conduct regular drills in order to prepare employees for what to do during a hurricane.	<input type="checkbox"/>
Identify which employees are crucial for operations and make sure they understand what's expected of them during a hurricane.	<input type="checkbox"/>
Ensure IT, payroll, benefits and HR functions can operate during and after a hurricane.	<input type="checkbox"/>
Give employees the necessary equipment and support to perform their duties remotely.	<input type="checkbox"/>

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After the Storm Is Predicted	
Remove as many goods as possible from the floor, shipping them out of the facility, if possible.	<input type="checkbox"/>
Turn off the natural gas supply.	<input type="checkbox"/>
Shut down electrical power to sites in the path of the storm.	<input type="checkbox"/>
Update your company's website so employees and customers can remain in the know.	<input type="checkbox"/>
Keep receipts for contents purchases, especially high dollar items or custom future that would be difficult to later prove the replacement cost.	<input type="checkbox"/>
Contact a remediation contractor annually to "get on their list" for fast response time.	<input type="checkbox"/>

For more risk management guidance, contact us today.