

CHECKLIST | EMERGENCY HURRICANE PREPARATION

Presented by Highpoint Insurance Group

Date:

Review conducted by:

According to the American Red Cross, almost half of all small businesses affected by a major disaster, such as a tornado, flood, earthquake or hurricane, do not reopen their doors because they were unprepared for the disaster. Therefore, it is necessary for business owners and managers to consider the fact that a natural disaster is possible. Ask yourself these questions: How could I continue to conduct business if the city (or even just the streets near my building) are closed off? How could I serve my customers' needs if my facility needed to close for several months? Could my business survive if it was closed down for several weeks or months?

Even if a hurricane does not put your company out of business, you may not be able to make contact with your customers or obtain important deliveries. To combat these risks, you must take the necessary steps before a disaster strikes to ensure business continuation.

Hurricane Preparation Suggestions

Consider incorporating the following hurricane preparation suggestions into your business to avoid unnecessary upsets in the event that disaster strikes:

	YES	NO	COMMENTS
Check local flood maps by visiting www.esri.com/services/disaster-response/floods/latest-news-map.html Also, have your building inspected by a licensed professional to ensure that the roof and other connections comply with the wind loading requirements for your area.	<input type="checkbox"/>	<input type="checkbox"/>	
Consider installing impact-resistant film on your windows.	<input type="checkbox"/>	<input type="checkbox"/>	
Gather a list of vendors and telephone numbers of individuals or entities that are critical to your daily operations. If you heavily rely on one or two vendors, consider adding a backup vendor outside of your area.	<input type="checkbox"/>	<input type="checkbox"/>	
Prepare a list of companies that can assist you in recovery efforts, such as removing debris, moving and computer services.	<input type="checkbox"/>	<input type="checkbox"/>	
Provide employees with a chain of command and list of responsibilities in the event that a disaster strikes.	<input type="checkbox"/>	<input type="checkbox"/>	
Prepare a list of your employees and their contact information. Also find out where they may vacate to, if you are required to evacuate the city.	<input type="checkbox"/>	<input type="checkbox"/>	
Arrange for communication with your clients and customers, in the event of a disaster, to keep them informed.	<input type="checkbox"/>	<input type="checkbox"/>	
Constantly diversify your customer base, products and sales locations. This will prevent a major loss, if a majority of your customer base is also affected by the hurricane.	<input type="checkbox"/>	<input type="checkbox"/>	
Designate a remote phone number on your voicemail system for which you can record messages to employees in the event of an emergency.	<input type="checkbox"/>	<input type="checkbox"/>	

This checklist is merely a guideline. It is neither meant to be exhaustive nor meant to be construed as legal advice. It does not address all potential compliance issues with federal, state or local standards. Consult your licensed commercial property and casualty representative at Highpoint Insurance Group or legal counsel to address possible compliance requirements. © 2008, 2011-2012 Zywave, Inc. All rights reserved.

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Arrange for programmable call forwarding of your business lines with the phone company. Then you can call and reprogram your phones from a remote location, if needed.	<input type="checkbox"/>	<input type="checkbox"/>	
Install emergency backup lights that turn on when the power goes out.	<input type="checkbox"/>	<input type="checkbox"/>	
Back up your data on a frequent basis and keep this information off-site.	<input type="checkbox"/>	<input type="checkbox"/>	

Emergency Supplies

If employees may be confined for several hours, or even days, consider stocking the following items at your place of business:

	YES	NO	COMMENTS
Flashlight and extra batteries.	<input type="checkbox"/>	<input type="checkbox"/>	
Battery-powered radio.	<input type="checkbox"/>	<input type="checkbox"/>	
Ready-to-eat canned foods, fruits and vegetables. Also energy foods, such as granola bars. Select foods that do not require refrigeration, cooking or preparation.	<input type="checkbox"/>	<input type="checkbox"/>	
Water stored in plastic containers.	<input type="checkbox"/>	<input type="checkbox"/>	
Urge employees to keep a three-day supply of their medications on-hand as well as pain relievers and stomach remedies.	<input type="checkbox"/>	<input type="checkbox"/>	
Urge employees to bring in a blanket.	<input type="checkbox"/>	<input type="checkbox"/>	
Paper plates, cups and utensils.	<input type="checkbox"/>	<input type="checkbox"/>	
Manual can opener.	<input type="checkbox"/>	<input type="checkbox"/>	
Urge employees to keep an extra pair of reading glasses at work.	<input type="checkbox"/>	<input type="checkbox"/>	
First-aid supplies (adhesive bandages, sterile dressing, roller gauze bandages, triangular bandages, gauze pads, germicidal hand wipes and alcohol-based sanitizer, non-latex gloves, adhesive tape, cold packs, scissors, tweezers, CPR face shield).	<input type="checkbox"/>	<input type="checkbox"/>	

Reducing Damage

	YES	NO	COMMENTS
Bolt tall bookcases and displays to the wall studs.	<input type="checkbox"/>	<input type="checkbox"/>	
Secure breakable items in a stand using hook-and-loop fasteners.	<input type="checkbox"/>	<input type="checkbox"/>	
Place large objects on low shelving.	<input type="checkbox"/>	<input type="checkbox"/>	

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Install latches on drawers to prevent them from flying open.	<input type="checkbox"/>	<input type="checkbox"/>	
Secure pictures and mirrors to the wall with closed screw eyes and wire.	<input type="checkbox"/>	<input type="checkbox"/>	
Secure your water heater to the wall studs with plumber's tape or strap iron.	<input type="checkbox"/>	<input type="checkbox"/>	
Install flexible connectors to appliances using natural gas and automatic fire sprinklers.	<input type="checkbox"/>	<input type="checkbox"/>	

When Storms are Imminent

Once you get word that a storm is coming, you must take immediate action. First, secure your facility by covering windows with shutters or plywood. Then, cover and move equipment to a more secure area. Also, consider the following actions:

	YES	NO	COMMENTS
Back up your files and move this information off-site.	<input type="checkbox"/>	<input type="checkbox"/>	
Make arrangements to use alternative means of communication, especially if you cannot shut down your systems completely.	<input type="checkbox"/>	<input type="checkbox"/>	
Check your emergency supplies and stock up on any necessary items.	<input type="checkbox"/>	<input type="checkbox"/>	
Help your employees get to their families safely. If it is not safe to leave the facility, establish a meeting point outside of the evacuation area for employees once you can leave.	<input type="checkbox"/>	<input type="checkbox"/>	

Insurance Considerations

In addition to the various precautions that you should take in-house, you should also have adequate insurance coverage to protect against losses. Contact Highpoint Insurance Group to discuss your needs and review the coverages that are right for you.

Beyond your typical policies, consider Flood Insurance and Business Interruption coverage policies. Also, have your business appraised every five years and provide appraisal documentation to Highpoint Insurance Group. In addition, conduct an inventory of your supplies and equipment, including photographs of these items and descriptions. Then leave this information in an off-site location.

Everyone at your facility should know what to do and how to prepare for a hurricane. Contact us for all your business contingency planning and property insurance needs.