



5 STEPS TO BOOST STORM RESILIENCE AS HURRICANE SEASON BEGINS

Prepare before a storm to minimize property damage and business disruptions. Ensure your business has a detailed emergency response plan for extreme weather, supported by senior management, with site-specific recommendations and clear responsibilities.

1

Revise and evaluate your emergency preparedness plans:

Getting ready before a storm helps minimize property damage and reduces business disruptions. Make sure your business has a detailed written emergency response plan for extreme weather events, such as high winds and flooding. A solid plan should have senior management's support, site-specific recommendations, and clearly defined responsibilities.



2

Annually test and update business continuity plans:

Recent natural catastrophes have highlighted the critical importance of business contingency plans. When a storm is forecasted for a weekend or Monday, employees face challenges in preparing both their homes and contingency plans simultaneously. A robust contingency plan equips businesses to resume operations swiftly.



3

Familiarize yourself with your insurance policy:

Business owners should review their current policy and discuss coverage and potential gaps with their brokers. Ensure the liability limits match the current repair or replacement costs. Consider adding an extended period of indemnity clause to the business interruption coverage to support the business until it returns to its pre-loss financial state.



4

Be aware of what to prepare for:

Preparing for a wind event requires different measures than preparing for flooding. For example, during Superstorm Sandy in 2012, most businesses focused on high wind preparations and were caught off guard by the storm surge flooding. With the advent of more advanced tracking models, more accurate information will become available.



5

Consider upgrading the building and site:

These enhancements can help your business withstand the high winds and flooding from a windstorm:

- ✓ Install emergency generators to address power loss.
- ✓ Add floodgates and flood doors.
- ✓ Elevate critical equipment above the highest anticipated flood levels.
- ✓ Protect the building envelope (roof, windows, and doors) from high winds. This may include using impact-resistant doors and glass or securing the roof covering system to the roof deck.

