



Hurricane and Storm Preparedness for Your Business 2017

The 2017 Hurricane season is expected to be more active than usual. The current outlook calls for 11 to 17 named storms, 6 hurricanes and 2 major hurricanes (category 3 or higher). Warmer water temperatures and a low likelihood of El Niño weather stream will likely lead to the higher-than-average number of storms this season.

It is important to be prepared and take steps prior, during and after a storm to protect your business and people. The below is a guide to do so.

AS THE HURRICANE SEASON BEGINS, REVIEW EMERGENCY RESPONSE AND DISASTER RECOVERY PLANS

- Review who is on the crisis management team and how to assemble.
- Calculate the cost of business interruption.
- Review your insurance coverage.
- Review options for time-sensitive financial and regulatory requirements such as end of month reporting if the storm is approaching at month end.
- Sign up to local emergency services to receive emergency alerts and follow their guidance.
- Review partnerships with remediation firms and prepare to recover with business continuity plans.
- Identify timing of the storm and when to activate contingency plans.
- Prepare for disruption to essential services, such as electricity and water supply.
- Be prepared to turn off gas and electricity and evacuate low-lying areas on short notice.
- Establish a backup location for your business and meeting place for all employees.
- Coordinate efforts with neighboring businesses and building management.

PLAN ACCORDINGLY FOR TRANSPORTATION AND SUPPLY CHAIN DISRUPTIONS

- Review options to postpone unnecessary incoming shipments.
- Review options to accelerate outgoing shipments prior to the storm.
- Fuel corporate vehicles ahead of the storm.
- Many roads, bridges and causeways may become impassable from flooding and large debris.
- Seek updated information on road conditions before driving long distances or routing shipments through the affected areas.
- Understand that disasters can affect your suppliers also affect your business even if you are not directly impacted by the storm and cause a disruption.
- Major disruption should be expected at airports:
 - Businesses should confirm or cancel flight arrangements in the impacted area.
 - Know that some airlines will wave change fees.
 - Those that are traveling should delay checking out of hotels before verifying onward travel
 - If the storm involves an international location, diplomatic agencies may alert citizens to leave ahead of the storm, if possible.

UNDERSTAND DAMAGE POTENTIAL

- Structural damage to sturdy buildings, some with complete roof and wall failures can occur.
- Damage can be greatly accentuated by large airborne projectiles.
- Prepare for the potential of locations that may be uninhabitable for weeks or months.
- Understand that winds increase rapidly in elevation in a tropical cyclone. Offices in high-rise buildings should be aware that the winds at the top of a 30-story building will be, on average, about one Saffir-Simpson category higher than the winds near the surface.

- After the storm, be prepared for more rain based on the curve of the path.
- Once it is safe to return to the location, use a camera or phone to take, store and send photos and video clips of damage to your insurance company. Keep notes and use inventory lists to help adjusters assess the damages.
- In case of water damage, understand that floodwaters carry a variety of contaminants such as bacteria, oil, heavy metals and pesticides. While floodwaters may indicate that exposure to such items are below current limits for safe occupancy, proper cleaning and preparation for rebuilding is critical to protect occupants from both short-term hazards and long-term risk.

HANDLE COMMUNICATIONS AND DATA APPROPRIATELY

- Program all of the important business contact numbers and e-mail addresses into your mobile phone.
- Set up a call-forwarding service to a backup location. Set up a single or multiple hotline number(s) for employees, their families, customers and partners so they all know about the business situation and emergency plan. If the central office is not operational, services such as voicemail and call forwarding may be useful.
- Back up data to the Cloud. Routinely back up files to an off-site location.

IF A HURRICANE/STORM OCCURS, TAKE STEPS TO RESTART BUSINESS ACTIVITIES

- Implement security procedures at damaged facilities to protect undamaged property.
- Establish regular communication to government officials to obtain approvals for resuming occupancy of the building or to reconstruct the facility.
- If the facility is not safe or requires repairs, review options to work from home or identify leased space.
- It may be necessary to open with reduced hours, with limited services.
- Review options on how to work with employees on compensation expectations.
- Contact your telephone and internet provider to identify any telecommunications changes or planned outages.
- Contact your IT support to seek advice on restoring computer systems.
- Communicate often and schedule regular meetings with employees to communicate progress.
- Review any needed changes in marketing strategy:
 - This includes target market changes and the number of customers may have increased or decreased.
- Notify customers of your availability. They may frequently assume the worst after seeing media images. The more information you can give customers, the higher the chances they will continue to purchase from you:
 - When will you re-open.
 - When can you take orders/calls
 - When will you start deliveries/shipments/manufacturing/etc.
- Review your financial position with cash flow and profit loss reports.
- Contact your company's sources of funding for restoration activities, beginning with your insurance advisor or insurance carriers for property, business income/extra expense and workers compensation information. Also, call your financial institutions to activate any pre-arranged secured line of credit and access any funds set aside for emergencies.

BE AWARE OF SCAMS!

- If you don't contact a restoration or service provider, or even just call your insurance company, and someone just shows up you're at risk for falling victim to the fraud scheme - assignment of benefits fraud. Do not let an unsolicited contractor inside.
- Check out replacement costs/estimates from local retailers, and obtain statements from vendors on items that cannot be repaired. Be careful before signing anything without fully reading the documents.
- If you feel unsafe when individuals come upon your property, call 911 for local law enforcement assistance.
- Remain vigilant for malicious cyber activity seeking to capitalize on interest in the storm. Fraudulent emails will often contain links or attachments that direct users to phishing or malware-infected websites.

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