

Hurricane Checklist for Businesses

- Know your Risk:** Is your location vulnerable to storm surge or hurricane force winds.
- Take Precautions:** Know how you will **secure** your building, cover windows. Have a plan to move equipment to a secured area.
- Data Backup Files:** Always protect your data and prepare for alternate communications and power.
- Supplies:** Store emergency supplies for Two Weeks. Water, First Aid, Flashlights, Extra Cash.
- Protect your Employees:** Prepare and discuss a hurricane evacuation plan. Establish a call down process for warnings and post-storm communications. Responsibilities after the storm.
- Review your Insurance Coverage:** Have your business appraised at least every five years. Inventory, document and photograph equipment, supplies and workplace. Have copies of insurance policies and customer service/home numbers. Obtain Business Interruption Insurance. Consider “Accounts Receivable” and “Valuable Papers” coverage and “Income Destruction” insurance. If you have a Business Owners Protection Package (BOPP), check the co-insurance provisions. Remember: Flood damage requires separate coverage and is NOT covered under other insurance programs.
- After the Storm:** If you received structural damage use caution before entering your business. Assess the damage: gas lines, power lines and structural weaknesses.

