

Mitigating the Risk Series: Preparing your business for a hurricane

With the changing climate, severe storms have become more frequent with more powerful winds and greater storm surges. **Being prepared is key!**

Before hurricane season

- Inspect** and maintain roof
 - Roof covers
 - Roof drainage systems
 - Metal roof edge flashing
 - Roof-mounted equipment
 - Solar (photovoltaic) panels
 - Lightning protection
 - Roof hatches
 - Skylights
- Inspect rollup**, garage, and overhead doors
 - Check the brackets that connect the door frame to the structure.
 - Make sure there is no major damage.
 - Check for a wind label; if none, install a rated door for your area
- Seal** windows
 - Check seals around windows with sealants compatible with adjacent building.
 - In some cladding and/or storefront systems, there are weeps that are intended to stay open and should not be caulked!
- Emergency** generators
 - Test regularly
 - Confirm adequate size
 - Confirm fuel availability
- Trim** trees
 - Keep all trees trimmed and away from the roof and building.
- Check** drainage
 - Ensure all outdoor drains are clear of debris.
 - Be sure roof drains are clear.
 - Extend downspouts away from the building to divert water.
- Review** insurance policy
 - Know what your policy covers — and what it doesn't.
 - Store your insurance agent's contact information in your phone.

- Understand** your flood threat
 - Find your property on FEMA's Flood Map Service Center at <http://msc.fema.gov/portal/home>.
 - Contact your local government.
 - Know the base flood elevation (BFE) for your property and determine whether the elevation of your building's lowest floor is above or below the BFE.
- Create** a business continuity plan
 - Help your business plan for any type of business disruption.

Prepare for an imminent hurricane

- Initiate** hurricane and business continuity plans
 - Update emergency call list.
 - Ensure generators have adequate fuel.
 - Obtain alternate water supplies.
 - De-energize and/or move equipment to safer locations.
- Install** storm shutters
 - Shut and secure all doors.
 - Secure outdoor items.
- Double check** drainage
- Stay informed**
 - Find a reliable source for updates, such as National Hurricane Center (<http://www.hurricanes.gov>) and local National Weather Service Office.

After the storm

- Return** to area when allowed by civil authority
- Watch** for
 - Fallen electrical service (live wires).
 - Unstable trees, structures.
- Assess exterior damage and safety of buildings; mitigate any additional damage by sealing any openings.
- Document** and report losses
- Dry** and properly clean any equipment
- Rebuild** using resilient building materials and practices