

Hurricane Preparedness for Businesses



Life's Just Better Here

The workplace is the strength of any community. It provides a wide variety of specialized services to its clientele and an economic base for its employees. The commercial sector should prepare to protect its property against the hazards generated by a hurricane.

Planning

- Review property insurance with the company's insurance agent concerning the hazards of a hurricane. Make sure you understand what is not covered. Most policies don't cover flood damage. The National Flood Insurance Program (NFIP) provides coverage to property owners. Go to the NFIP Website at floodsmart.gov. Consider business interruption insurance. It covers operating expenses, like utilities, and compensates you for the income lost after a temporary closure.
- Assemble insurance policies and financial records necessary to expedite quick settlement of claims; package in waterproof container.
- Make a complete inventory of your business and take pictures and/or video of your business inside and out to aid in insurance or tax credit claims after the storm.
- Determine and establish written hurricane protective procedures for the business property and its contents.
- Specify conditions under which hurricane protective procedures may be implemented.
- Appoint an individual and designate an alternate to implement hurricane protective procedures.
- Establish plans for the protection of computer files (e.g., a backup system to secure data and safe storage). Make multiple backups of critical computer data and store them off premise. Keep checks, purchase orders, financial records, and property and vehicle titles off premise as well.
- If appropriate, develop a system for the identification of employees (e.g., I.D. cards, vehicle permits, badges, etc.).
- Make arrangements to pay employees, preferably in cash, as it may be some time before banking institutions are operational.
- Inform key employees or essential staff of their specific responsibilities under the established hurricane procedures.
- If appropriate, establish an employee training program concerning your hurricane procedures.
- Determine and acquire emergency protective equipment and supplies (e.g., heavy plastic sheeting, duct tape, masking tape, sandbags, emergency generator, storm shutters, chain saw, large pieces of plywood, hand tools and other essential items).
- Create a clear-cut hurricane policy for employees and post it in advance. If appropriate, inform all employees on when and how they will be notified to report back to work.
- Make sure employee emergency contact information is up to date, and that you have an employee communication plan in place, which includes a designated out of town phone number where employees can leave an "I'm okay" message in a disaster.
- Evaluate whether your company needs a generator. If so, stock fuel for it.

Before the Event, as the Storm Approaches

Building Exterior

- Check drains, gutters and downspouts on the roof of the building to ensure they are clear and able to drain off the heavy rain which usually accompanies a hurricane. Clogged roof drains could cause the roof to collapse from weight of accumulated water, or cause damage to the interior of the building if water on the roof becomes deep enough to cover vent pipes and run down inside the building.
- Strap, anchor or remove antennas or loose objects from the roof.
- Protect all vent hoods, exhaust louvers, etc., from wind and rain.
- Bring in display racks and other objects usually left outside. Secure all loose objects, such as trash cans and potted plants, which might cause damage during strong winds.
- Remove outdoor signs, especially those that swing or are portable.
- Secure storage of flammable liquid drums, or move them to a shelter area (but never into main facility areas).
- Anchor all portable buildings and equipment (e.g. trailers) to the ground.
- Dumpsters (and large trash containers) can be secured by lashing two or more together with rope or chains and chocking the wheels. They might also be secured to a tree or telephone pole, if available.
- If building has exterior glass frontage, clear out that section of the building as much as possible and use shutters or board up to protect glass. Cover all glass windows and doors on at least the first floor of the building with shutters, paneling or other protective material, such as plywood or masonite.
- Secure first floor doorways against flood waters with sandbags or heavy plastic sheeting and duct tape.
- Service and test the building's emergency power generator under load to make sure it is operating.
- Fill the fuel tanks of generators, fire pumps and all company-owned vehicles.

Building Interior

- Clear all desk and table tops of small loose objects. Box or place in desk drawers or storage cabinets any loose papers, books, hanging plants, etc.
- Take down all loosely secured pictures, plaques, etc.

- Remove contents of lower file cabinet drawers on the ground floor of the building and secure contents elsewhere.
- Move important documents away from windows.
- Protect/relocate vital records including your insurance policies.
- Relocate files, boxes, computers, office machines and other equipment to the innermost portion of the building or a safer location. Do not leave boxes or equipment on the floor; elevate them by placing items on desk or table tops.
- Disconnect all electrical appliances and equipment such as typewriters, copiers, coffee makers, electric clocks, calculators, etc. (except for refrigeration), so they do not create excessive surge when electric power is restored.
- Unplug and wrap all electronics, including computers, in large plastic bags to protect against water damage. Store them off the floor, in locations that are high and dry.
- Backup all data on servers and personal computers. If the backup site is within the area that may be affected by the storm, take backup tapes with you in an evacuation.
- Check the integrity of the uninterruptible power supply (UPS). Move the UPS to the highest level possible above the floor.
- Cover merchandise, office machines, specialized equipment, file cabinets, copy machines, computer terminals, etc., with tarpaulins or plastic sheeting and secure with sturdy tape.
- If time permits, make an inventory of all moved items to ease unpacking after the storm.
- Close all windows and draw blinds or drapes.
- Check out all equipment, utilities, fire equipment and first aid materials. Repair and replace faulty items as necessary.
- Prepare a portable hurricane kit that you can take with you once you've secured your business. This could include copies of essential documents such as site maps, building plans, and insurance policies; a battery-powered radio; batteries; a hardline telephone; a laptop; camera; and anything else essential to keeping your business running.
- Turn off incoming gas and water. Turn off power, except for refrigeration, at the power box.
- Before leaving the property, re-check the securing of the outdoor objects.
- Lock all doors when you leave.

General

- Stay up-to-date on the storm's progress via radio, TV or NOAA Weather Radio All Hazards receiver.
- Allow your employees adequate time to secure their homes and make personal preparations.
- Review your Shelter-in-Place plan, making sure your Disaster Kit is fully stocked and fresh batteries and supplies are included.
- Alert a third party about your company's relocation plan in the event the storm makes your location inaccessible.
- Ensure that any employees who volunteer to stay on site have proper supplies and equipment (drinkable water, nonperishable food, medical kit, flashlights, walkie-talkies). If an official evacuation order is in place however, no employees should remain behind.
- Have cash on hand for post-windstorm needs, such as buying food and supplies, or paying employees and contractors.
- Ensure remote access to your company's website so updates about your availability can be made.

During the Event

- During the height of the storm, personnel should remain in a place that has been identified as safe from wind and flood.
- During a power failure, turn off electrical switches to prevent re-activation before necessary checks are completed.
- Constantly monitor any equipment that must remain online.
- When it is safe to do so, patrol the property and check for roof leaks, pipe breakage, fire or structural damage.

After the Event

- Secure the site and survey for damage and for safety hazards, such as live wires, leaking gas or flammable liquids, poisonous gases, and damage to foundations or underground piping.
- Before restoring service, check all utilities. If you have any question about the condition of your utilities, call the appropriate company.
- Do not turn on computer equipment if there are indications of low voltage power fluctuations, low air conditioning output, water under raised floor, broken windows or damaged equipment.
- Take pictures of your facility inside and out to aid in insurance or tax credit claims.
- Make temporary repairs as needed to prevent looting and/or any further damage. Cover broken windows and torn roof coverings immediately.
- Separate damaged goods, but beware of accumulating too much combustible debris inside a building.
- Clean roof drains and remove debris from roof to prevent drainage problems.
- If you own equipment that could be useful after the storm, notify local emergency management officials.
- The Broward County [Office of Economic and Small Business Development](#) has established a network of disaster relief facilities identified as Business Recovery Centers, to provide information, services and access to financial assistance programs. Centers may become operational in a disaster recovery.