



Protect Businesses Against Hurricane Damage



Hurricane damage poses a major threat for everyone in a storm's path, but for small business owners, a hurricane can spell destruction. As of April 2019, there have been two weather and climate events that had losses exceeding [1 billion dollars each](#). Many business owners can't afford to rebuild and reinvest after their business is destroyed, leading to a high likelihood of permanent closure.

Here's how business owners can prepare for the threat of a hurricane:

Understand Your Risk Profile

Hurricanes pose the greatest threat in the southern half of the Atlantic coast, as well as the Gulf coast region. Businesses further north along the coast and into the northeast and Midwestern states need to be aware that they can also

be impacted by storm damage and flooding from a hurricane as it moves inland.

Having your risk assessed by an insurance professional can be beneficial in ensuring that you have the proper insurance coverage for your business.

Fortify Your Business

As a business owner, it's easy to believe that you will not be impacted by a hurricane. In reality, weather damage can strike anyone at any time. Now is the time to ensure that your business property is protected.

Business fortification goes beyond physical risk management. For companies in flood zones other than B, C or X, take time to find out if your community participates in the [National Flood Insurance Program](#), a federal safeguard that provides affordable access to flood insurance for homes and businesses in vulnerable areas. Flood insurance is a great way to protect your business in the event of a hurricane. [Selective offers flood insurance](#) for business and personal property and contents.

Assemble a Contingency Plan

To keep your business alive in the event of a hurricane, you'll need to build a business continuity plan. A few important items to include in your continuity plan:

- Copying and protecting important documents like business contracts, legal papers and the lease or deed for the land on which the business is located. When a hurricane threatens your equipment and other capital, you'll need to have key documents available offsite.
- Instructing employees on their roles in the event of a hurricane, including response protocol. If your business is destroyed by a hurricane, you'll need to have a plan in place with a designated location to continue your operations as fast as possible to avoid additional profit loss.

Prepare and Protect Your Property

Preparing your property is also essential to protecting your business from hurricane damage.

Here [are a few tips](#) from the National Hurricane Survival Initiative:

- Hire a professional roofer to determine if your company's roof needs to be reinforced or replaced.
- Consider installing features around the windows so storm shutters can be used when the need arises.
- Clear out a space to move valuable gear and equipment when a hurricane threatens.
- Evaluate your exterior property and trim any trees and/or branches that could become flying projectiles.
- Prepare a contact list so all employees can be made aware of violent weather.

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- Invest in an electric generator and learn how to use it, making sure the one you purchase is for commercial use.
- Fill canisters and storage containers with gasoline to fuel power equipment if the electricity goes out.
- Develop an emergency kit which has at least 72 hours' worth of water, non-perishable food, first-aid supplies and batteries for flashlights and radio equipment. Additional items to include can be found [here](#).

Check out the National Hurricane Survival Initiative's website for [additional ways to ready your property](#) for hurricane season.

In addition, we encourage Big "I" Markets agents to follow our endorsed partner Selective on social media to stay up-to-date on information related to flood.

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