

Hurricane Business Preparedness Checklist

Preparation is critical for businesses when it comes to hurricane season. However, many companies are either underprepared for Mother Nature's worst or they may falsely believe they or their suppliers are not at risk. While you can't stop a storm from striking, you can stop it from putting you out of business.

FM Global, one of the world's largest business property insurers, can offer simple and inexpensive steps that can make the difference between a business detractor and a business disaster. In fact, during Hurricane Katrina, much of the advice below cost on average less than \$7,400 to complete per facility and saved \$1.5 million per site after the storm had passed.

Businesses and their suppliers should ask themselves four critical questions to ensure they properly address their hurricane risks:

1. *What can be washed away?* The risk of flooding frequently accompanies major hurricanes, leaving buildings highly susceptible to severe water damage.
 - **Assess the flood threat** and relocate valuable equipment and materials out of the basement and above ground.
 - **Fill sandbags** and place them around possible entry points to protect vital equipment.
2. *What can be blown in?* Windows and doors are vulnerable to windblown debris and need to be protected accordingly.
 - **Double the plywood** when boarding up windows and doors against wind and flying debris. Two pieces of half-inch plywood are better than one.
 - **Close and latch exterior doors and windows** and brace large openings at shipping and receiving docks.
 - **Anchor or store outdoor items** that could become wind-borne missiles, including furniture, trash receptacles, fencing and signs.
3. *What can be blown off?* Roofs and rooftop equipment are exposed to the highest wind speeds.
 - **Strengthen a building's storm defenses** by inspecting and repairing deterioration to roofs and buildings, replacing missing fasteners on roof-mounted equipment, and making sure all drains are clear.
 - **Reinforce roof corners** with increased fastening by simply installing more roofing screws.
4. *What can be shut down?* Widespread flooding and damaging winds can cut off electricity, roads, and other utilities, keeping people from being able to conduct business as usual.
 - **Ensure back-up generators** and other emergency materials are in good order.
 - **Have an agreement in place with contractors and equipment-repair companies** prior to the storm to guarantee you will be first in line for help with any issues the storm leaves behind.
 - **Identify an off-site location** where you can resume general operations if needed.