



ACRISURE®

## HURRICANE PREPAREDNESS GUIDE FOR BUSINESSES

Acrisure Risk Resources offers on-demand, virtual and live training tools designed to help manage risk and elevate our client's performance and profitability.

**For more information, please contact your Acrisure representative or email [riskresources@acrisure.com](mailto:riskresources@acrisure.com).**

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# OVERVIEW

Hurricanes can pose significant risks to your business, team members, and operations. Preparation is key for helping to reduce risk and ensure your team members are safe, assets are secured, and that operations can quickly recover.

This guide outlines some helpful action steps to take before, during, and after a hurricane

\*Note that while these steps are intended to help guide you, individual circumstances may vary. It is always recommended to consult with a professional for advice tailored to your specific situation. Please contact your Acrisure client advisor to discuss these action steps in greater detail.

## HURRICANE CATEGORIES: WHAT YOU SHOULD KNOW

Hurricanes are categorized based on wind speed and the potential damage they can cause. However, this categorization does not account for other hurricane impacts like storm surges, rainfall, or flooding, which can also cause catastrophic damage.

**BELOW ARE THE FIVE CATEGORIES OF HURRICANES**, as determined by the Saffir-Simpson Hurricane Wind Scale, which is developed and maintained by the National Hurricane Center (NHC), a division of the National Oceanic and Atmospheric Administration (NOAA):

### Category 1 (74-95 mph winds)

Potential Damage:

- Minor damage to buildings, homes, roofs, and siding.
- Potential for large branches and shallow-rooted trees to fall.
- Power outages are likely due to downed power lines and poles.

### Category 2 (96-110 mph winds)

Potential Damage:

- Significant damage to roofs, siding, and windows.
- Many uprooted trees, potentially blocking roads.
- Extensive power outages lasting days to weeks.

*Preparedness and evacuation are critical in the event of many hurricanes, especially in the case of **Category 3, 4, or 5**, which are considered major hurricanes due to their devastating potential, preparedness and evacuation are critical.*

### Category 3 (111-129 mph winds) – \*Major Hurricane\*

Potential Damage:

- Severe damage to buildings, including roof and wall failures.
- Many trees and power poles/lines are downed, potentially isolating neighborhoods.
- Water and electricity may be unavailable for several days to weeks.

### Category 4 (130-156 mph wind) – \*Major Hurricane\*

Potential Damage:

- Catastrophic damage to homes; some structures may lose roofs or walls.
- Most trees and power poles are downed, potentially isolating areas for weeks.
- Power outages and water shortages can last weeks to months.

### Category 5 (157+ mph winds) – \*Major Hurricane\*

Potential Damage:

- Total destruction of many buildings and homes.
- Trees are uprooted, and areas may become uninhabitable for weeks or months.
- Long-term power outages and water shortages are expected.

# BEFORE A HURRICANE

## RISK ASSESSMENT – PEOPLE, OPERATIONS & PROPERTY

A thorough risk assessment is essential to help your organization reduce damage, protect assets, and maintain operations before, during, and after a hurricane. By identifying potential vulnerabilities in your facilities, workforce, and business operations, you can take steps to address risks and help limit disruptions. This process can help you better prepare for challenges such as high winds, flooding, power outages, and communication issues while helping to keep your team members stay safe and your business running as smoothly as possible.

### FLOOD AND WIND RISK

#### High winds can:

- Cause significant structural damage to buildings
- Tear off roofs
- Break windows
- Topple trees and power lines
- Cause power outages
- Block roads
- Create hazards from flying debris
- Damage vehicles, outdoor equipment, and other property

#### Flooding can cause:

- Water intrusion, leading to damage to facilities, machinery, and inventory
- Contamination of workspaces and equipment, resulting in costly repairs or replacements
- Prolonged water damage, impacting structural integrity
- Disruption of daily operations and potential health hazards from standing water and mold growth.

*Always and consistently monitor weather alerts. Use trusted sources to track weather conditions and issue warnings to employees and stakeholders.*

### Here are some key risks your organization should prepare for:

#### PEOPLE

##### Develop Flood Plan to Protect Employees

- Create clear procedures for evacuating employees and customers safely during a flood.
- Inform employees about flood risks, safety procedures, and their roles in an emergency.

##### Evaluate Operations for Employee Safety and Provide Support

- Update your employees' emergency contact information regularly.
- Decide when to curtail or suspend operations so that employees may make their own preparations.
- Plan to assist employees who may need transportation.
- Employees will be the most valuable resources in any recovery effort. Consider making plans to protect them with an Employee Assistance Program (EAP) or other such support program.
- Identify emergency roles and train essential personnel.
- Create a communication tree to share updates with employees and stakeholders.

##### Information and Preparedness

- Provide hurricane preparedness materials to employees. Offer links to post-storm support resources.
- Distribute hard copies of your emergency action plan.

# BEFORE A HURRICANE (CONTINUED)

## Stock Emergency Supplies for Safety and Basic Needs

### First Aid Kits and Supplies

- Bandages, antiseptics, medical gloves, pain relievers, and other basic medical supplies.
- Blankets
- Multi tools
- Life vests for those who act as emergency responders

### Flashlights and Batteries

- LED flashlights and extra batteries to provide light during power outages.

### Portable Power Sources

- Backup power banks for charging phones and essential electronics.
- Generators with sufficient fuel for critical systems.

### Drinking Water

- At least 1 gallon of water per person per day for at least 3-5 days, per CDC guidelines.

### Non-Perishable Food

- Ready-to-eat meals, protein bars, snacks, and canned goods.
- Manual can openers.

### Emergency Radios

- Battery-powered weather radios for receiving updates.

### Sanitation Supplies

- Hand sanitizer, wet wipes, soap, disinfectants, and trash bags.
- Portable restrooms or hygiene stations, if needed.

### Personal Protective Equipment (PPE)

- Gloves, safety goggles, and masks to protect against hazards during cleanup.

## GENERATOR SAFETY TIPS

- **Location:** Place outdoors, away from windows and doors, for proper ventilation.
- **Ventilation:** Never use indoors.
- **CO Detection:** Install and test carbon monoxide detectors.
- **Fuel:** Use the recommended fuel and store it safely.
- **Grounding:** Follow manufacturer's grounding instructions.
- **Cords:** Use heavy-duty outdoor-rated extension cords.
- **Overloading:** Avoid overloading; connect essential appliances only.
- **Appliances:** Turn off appliances before starting/stopping the generator.
- **Maintenance:** Follow the manual's maintenance schedule.
- **Cold Weather:** Use cold weather kits if needed.
- **Shut Down:** Cool down before refueling; disconnect appliances first.
- **Plan:** Have an emergency shut-off plan.

**\*Always follow your generator's manual for specific safety guidelines.**

# BEFORE A HURRICANE (CONTINUED)

## OPERATIONS

### Plan for Operational Continuity

#### Update Emergency Plans

- Review and practice response protocols for high wind events, including evacuation and shelter-in-place plans.
- Identify the personnel needed to maintain the essential or critical functions.
- Determine how your phones are going to be answered. Arrangements can be made to forward your lines to an alternate call center.
- Create an emergency response team and define clear roles and responsibilities for each person.

#### Determine Evacuation and Emergency Plan

- Post the evacuation plan and ensure your team is familiar with it.
- Review and practice your plan. One of the most effective ways to minimize the impact of a hurricane is to have a plan in place that is reviewed and practiced regularly. Be sure to test the plan and educate employees through training.
- Determine the chain of command for the emergency functions and who will perform them.

#### Protect Equipment and Assets

- Where possible, relocate value items, and move critical equipment, vehicles, and inventory to secure indoor locations or away from the hurricane zone.
- Ensure generators are in working order and have enough fuel.
- Protect electrical systems with surge protectors to guard against power fluctuations.
- Determine and store equipment and supplies needed for continuing critical functions, especially the unique or hard-to-get equipment and supplies.

#### Review Insurance Coverages and Claims Processes

- Evaluate the coverage details and claims reporting procedures for each type of insurance policy.
- Confirm that your property and liability insurance policies cover wind-related damage.

#### Partner with Restoration Services and Neighboring Businesses

- Identify professional cleanup and restoration companies and other critical vendors in advance to expedite recovery efforts. \*Note that some insurance companies may require specific vendors and/or restoration services. It is recommended to verify with your insurance company whether this requirement applies to you.
- Establish mutual agreements with neighboring businesses for shared resources and support.

***Review Natural Disaster Insurance Coverage in Advance: Considering the increasing frequency of natural disasters, it's essential for businesses to review their insurance coverages with their Acrisure client advisors. Some of the key insurance policies to consider include Property, Flood, Earthquake, Business Inter-ruption, Builder's Risk, Inland Marine, Workers' Compensation, Auto and General Liability Insurance. Proactive steps can help safeguard your employees, operations, and assets against natural disasters events. Contact your Acrisure client advisor to help ensure your business has the appropriate insurance in place.***

#### Secure Your Facilities

- Inspect and reinforce structures, roofs, and windows.
- Move valuable equipment and inventory to safe locations.
- Shut off utilities if instructed by local authorities.

### Operational Supplies for Business Continuity

#### Backup Data and Documents

- Store critical business documents in waterproof containers.
- Ensure password-protected digital backups are saved in the cloud or an offsite location.
- Consider relocating critical operation functions to outside the storm zone.

# BEFORE A HURRICANE (CONTINUED)

## **Emergency Contact and Communication**

- Lists of employee, vendor, utility, and emergency contact details. Establish several ways to reach employees.
- Consider whether satellite communication systems are necessary.

## **Cash and Checkbooks**

- Access to cash or alternate payment methods in case electronic systems fail.
- Define cash flow and emergency funding sources to enable critical operations during and after the hurricane.

## **Fuel**

- Extra fuel for generators, company vehicles, and essential equipment.
- Spare parts for critical machinery.

## **Tarps and Plastic Sheeting**

- To cover equipment, windows, and roof damage.

## **Tools and Hardware**

- Basic tools like hammers, wrenches, duct tape, zip ties, and utility knives for minor repairs.

## **PROPERTY**

***Document the condition of the facilities prior to the storm with photos and videos.***

### **Protect Your Facility from High Winds**

#### **Inspect and Reinforce Structures**

- Check roofs, windows, doors, and walls for vulnerabilities.
- Reinforce weak points, such as adding storm shutters or impact-resistant glass to windows.

#### **Secure Loose Items**

- Anchor outdoor equipment, signage, and furniture to prevent them from becoming projectiles.
- Store lightweight items indoors.

#### **Trim Trees and Landscaping**

- Prune branches near buildings, power lines, or parking areas to reduce the risk of damage from falling limbs.

### **Help Protect Property in the Event of a Flood**

#### **Identify Vulnerable Areas**

- Assess your property to determine areas at high risk of flooding, such as basements, ground-level spaces, or areas near water sources.

#### **Install Flood Barriers**

- Use sandbags, water-activated flood barriers, or other temporary solutions to protect doorways, windows, and entry points.

#### **Inspect Drainage Systems**

- Ensure gutters, drains, and sump pumps are clear and functioning properly to reduce water buildup.

#### **Seal Openings**

- Apply waterproof sealants to cracks in walls, foundations, and around windows and doors to reduce water intrusion.

### **Protect Equipment and Inventory**

#### **Elevate Valuable Items**

- Move critical equipment, documents, and inventory to higher floors or shelves to protect them from rising water.

#### **Shut Off Utilities**

- Turn off electricity, gas, and water in vulnerable areas to reduce the risk of damage or fire during a flood.

# DURING A HURRICANE

**!** *Consider taking these actions only if safe under the conditions:*

## PEOPLE

### **Prioritize Employee Safety**

- Follow evacuation orders and local advisories.
- Ensure shelter areas are equipped and accessible if staying on-site.
- Designate internal areas away from windows and external walls where people can shelter during high winds.

### **Communicate Clearly and Provide Regular Updates**

- Use text alerts, email, or apps to communicate with employees about weather developments, safety instructions, and company updates.
- Establish a clear chain of command for communication during the storm.
- Provide employees with guidelines on securing their workspaces and safety procedures during high winds. Consider all risk factors to determine when it's no longer safe for employees to work.
- Update your company's website so employees and customers can remain in the know.

### **Ensure Emergency Supplies Are Available**

- Restock emergency kits with flashlights, batteries, first aid supplies, water, and non-perishable food for employees on-site.
- Provide access to portable phone chargers and radios to stay informed if power is lost.

### **Account for Employee Well-Being**

- Check on the safety of employees in affected areas.
- Remind employees to limit non-essential movement during the storm to reduce risks.

## OPERATIONS

### **Monitor Weather and Facility Conditions**

- Use weather monitoring tools or apps to track the storm's progression.
- Check for leaks, water intrusion, or structural issues in real-time, if safely accessible.

### **Shut Off Utilities (if instructed to do so by local authorities or emergency personnel, or if evacuation appears necessary)**

- Shut down electricity, gas, and water supplies to reduce the risk of fire, flooding, and electrocution during the storm.
- If using a generator, ensure it is placed outside to prevent carbon monoxide buildup. Use generator only in accordance with manufacturer specifications.
- Shut down equipment that may be affected by flooding, such as electrical grounding.
- Prevent explosions from extinguished pilot lights by turning off the gas altogether.

### **Activate Backup Power Systems**

- Start generators if necessary to maintain critical systems like servers, security alarms, and emergency lighting.
- Test backup systems regularly to ensure they are functioning properly during power outages.

### **Secure Critical Data and Systems**

- Monitor remote systems and networks if possible, to detect any issues that arise during the storm.

### **Limit Equipment Usage**

- Turn off non-essential equipment to minimize power drain on backup systems.
- Avoid using wired equipment connected to wall outlets during lightning activity.

### **Assess Broken Water Pipes**

- Shut off water valve, if safe to do so.
- Shut off power, if it poses a threat.
- Notify building management of damage, if applicable.



# DURING A HURRICANE (CONTINUED)

## PROPERTY

### **Reinforce Physical Barriers**

- Monitor doors, windows, and shutters to ensure they remain sealed and intact throughout the storm.
- Use sandbags or water barriers to prevent flooding in key entry points if safe to do so.

### **Limit Movement in Hazard-Prone Areas**

- Avoid areas vulnerable to flooding, high winds, or structural collapse, such as basements, open-air spaces).

### **Inspect and Protect Critical Equipment**

- Assign team members to periodically check on high-value equipment, such as servers or refrigeration units, as long as it can be done safely.
- Relocate vulnerable equipment to higher ground or interior spaces if necessary during breaks in the storm.

# AFTER A HURRICANE

After a storm, your organization should focus on several key areas to safely and efficiently return to business operations. These steps help ensure the safety of your team members, minimize downtime, and set the stage for recovery. Here's a detailed approach:

- ! **Do not walk, swim, or drive through flood waters.**
- **Do not enter buildings until they are declared safe**

## PEOPLE

### Ensure Employee Safety and Well-Being

#### Check on Employees

- Ensure all employees are accounted for and safe. Use emergency contact systems, phone calls, or group communication platforms to reach everyone.
- If employees were impacted by the storm personally, provide support where possible, including approved leave, counseling, or assistance with immediate needs.

### Communicate with Stakeholders

#### Notify Customers and Clients

- Inform customers and clients about any operational delays, disruptions, or changes in business hours. Be transparent about timelines for resuming services and how they may be affected.
- Use multiple communication channels (email, website updates, social media, etc.) to reach as many people as possible.

#### Keep Employees Informed

- Regularly update employees on recovery progress, any changes to work schedules, and any health or safety protocols in place.

## PROPERTY

### Assess Damage and Safety Hazards

#### Inspect the Facility

- Do not enter the building until the area is declared safe.
- Conduct a thorough safety inspection of the building, including structural checks for roof or wall damage, broken windows, and flooding. Ensure that the premises are secure before allowing employees to return. Have the building professionally inspected if you have concerns that any damage could pose a safety hazard to employees or customers.
- Contact a professional to survey for safety hazards, including live wires, gas leaks, and damage to foundations or underground piping.
- Be on the lookout for wildlife that may have entered the facilities or around the premises.

#### Address Immediate Hazards

- Fix any broken doors or windows and remove debris and water as quickly as possible to minimize further damage or safety risks.
- Ensure fire alarms, sprinklers, and security systems are fully operational.

## OPERATIONS

### After Flooding

- If safe to do so, inspect property to determine loss.
- Watch out for live electrical wires.
- Dry out the premises or furnishings. Mold, bacteria, and mildew growth needs to be removed even from ductwork. Consider using the services of a qualified restoration company..

# AFTER A HURRICANE (CONTINUED)

## Restore Critical Operations

### Reopen for Operations Methodically

- If the workplace is safe, begin phasing employees back into the office or facility, ensuring that all areas are secure and functioning.

### Engage with Suppliers and Vendors

- Reach out to key suppliers and vendors to confirm the status of deliveries or services that may have been affected by the storm. Be prepared to adjust supply chain logistics if necessary.

### Power and Utilities

- Restore power, gas, and water supplies to the facility. If backup generators were used, make sure they are functioning properly or refuel them as needed.
- Test IT and communication systems to confirm they are working and that team members can connect to necessary tools and databases.

### Activate Business Continuity Plans

- Implement your pre-prepared continuity plan to prioritize business functions that are most critical to your operations, such as customer service, payroll, and IT support.
- If necessary, adapt your plan to handle the storm's specific impact (e.g., supply chain disruptions or remote work arrangements).
- Have a plan for payroll in place to avoid any gaps.

## Begin Cleanup and Repair

### Start Cleanup Efforts

- Begin removing debris and water from the facility using industrial vacuums, sump pumps, or other specialized equipment.
- Dry out areas affected by water damage to prevent mold and mildew growth.

### Repair Damaged Equipment

- Assess the condition of any office equipment, machinery, or vehicles that were damaged. Arrange for repairs or replacements as needed.
- Document any damage for insurance purposes.

## Secure Insurance and Financial Assistance

### File Insurance Claims

- Contact your insurance company immediately to start the claims process for property damage, business interruption, flood, or other covered losses. Reach out to your Acrisure client advisor for any assistance. We're here to help you!
- Provide documentation such as photographs, videos, and a list of damaged items to support your claim.

### Access Emergency Funding

- If necessary, apply for government or disaster relief funds, loans, or other financial support to help with recovery costs.
- Evaluate your financial position to ensure you can maintain cash flow during the recovery period.

## Plan for Future Preparedness

### Review and Update Emergency Plans

- After operations have stabilized, debrief with your team to assess how well your storm preparation and response plan worked. Identify areas for improvement and make adjustments to your business continuity and disaster recovery plans.
- Ensure that you have adequate supplies and backup systems in place for future emergencies.

### Build Long-Term Resilience

- Consider strengthening your infrastructure to better withstand future storms, such as installing reinforced windows, flood barriers, or more robust backup power systems.
- Create relationships with disaster recovery services, ensuring quicker response times when needed.



# WE'RE HERE TO HELP – BEFORE, DURING, AND AFTER CLIMATE-RELATED DISASTERS

At Acrisure, we're here to help you every step of the way – from reviewing your emergency plans to ensuring sure your insurance coverage is up to date.

And if a disaster does hit, you won't be alone. We can guide you through the claims process and work closely with your carriers to help get you back on track as quickly and smoothly as possible.

The time to prepare is now. Let's work together to protect your people, property, and operations.

**CONTACT US TODAY to schedule a preparedness review or to discuss any concerns.**

## HELPFUL HURRICANE PREPAREDNESS INFORMATION

Access these resources for additional information to help you prepare for and protect your people, operations, and property in the event of a hurricane.

[\*\*Acrisure: Important Information Regarding Hurricane Related Claims\*\*](#)

[FEMA: Hurricane Preparedness and Evacuation Planning](#)

[Hurricane Ready Business Toolkit](#)

[Spanish Hurricane Ready Business Toolkit](#)

[CDC: Preparedness and Safety Messaging for Hurricanes, Flooding, and Similar Disasters](#)

[CDC: About Hurricanes and Other Tropical Storms](#)

[OSHA: Hurricane Preparedness and Response](#)