

BULLETIN

COASTAL HAZARDS

Preparing Your Business for a Hurricane

The best time to respond to a disaster is before it happens. A relatively small investment of time and money now may prevent severe damage and disruption of life and business in the future. Ask yourself: what if the worst happened? How would it affect my business and my family? Would we survive if the business were closed down for weeks, months, or perhaps my entire revenue season? What can I do to make sure we survive?

1. *Is your business vulnerable to flooding or severe wind damage?* Check flood maps for your area. If you have internet access, you can map the **flood risk** to your business at www.esri.com/hazards. Know the elevation of your building, and have it inspected by a licensed professional to make sure the roof and other building connections comply with the **wind loading** requirements for your area. If your building has large expanses of glass, consider using impact-resistant glass or impact-resistant film products to protect your investment. **Make upgrades now that would prevent possible future damage.**
2. *What precautions can you take?* If a storm threatens, **secure your building**. Cover non-impact-resistant windows with shutters or plywood. Cover and move your equipment and furniture to a secured area. Protect all data by making backup files and store the duplicates at an alternate site, preferably away from the area that could be affected by the storm.

Make provisions for **alternate communications and power**, especially if your business cannot shut down during the course of the emergency. Be prepared to have limited access to normal banking services. **Secure adequate cash to operate for several days**. Plan on losing water, sewer, electrical and phone service. Stockpile emergency supplies.

Prepare a list of **vendors and telephone numbers critical to daily operations**. Consider adding a backup vendor outside your area. Prepare another list of vendors who can assist in recovery, and consider contracting with them in advance for such services as recovery of water-soaked papers, debris removal, moving, warehousing of equipment and computer services.

Outline a **chain of command** and what each employee's responsibility will be before and after the storm. Ensure **adequate primary and backup communications** are available. Cellular phones, radios, CBs, two-way radios or messenger systems should be considered.

3. *What about your staff?* Keep your employees **informed and safe**. Prepare a list of all employees, including telephone numbers and addresses and any location where they may go if they plan to evacuate. Most employees will need time to **attend to their families**. If your business must operate during a storm, provide good shelter. If you will need to get back to work quickly after a storm, and need critical employees to do so, plan on helping them meet their personal needs. Help them obtain **emergency supplies and services**.

Establish a **rendezvous point** and time for employees outside of the evacuation area in case damage is severe and communications are disrupted. Establish a **call-down procedure for warning and post-storm communications**. Provide IDs, shirts, caps, or uniforms.

4. *Who do you need to keep informed?* If you will need to shut down during an emergency, **make sure your customers and suppliers know what is happening**. If necessary and possible, arrange for telephone, fax and other communication to be re-routed if your lines go out.
5. *What if you lose customers?* Guard against loss of your customer base by **diversifying** your product lines, sales locations, or target customers. Make it part of your annual plan to develop new customers, even if your current customer base seems fine. Make the time to do so.
6. *How do you manage your insurance?* Evaluate all insurance coverage with your insurance agent. Prepare a list of carriers, policy numbers, and a contact person including telephone numbers for your agent and his or her claims office. **Have your business appraised** at least every five years. Inventory, document, and photograph equipment, supplies and the workplace. Have copies of insurance policies. Purchase business-interruption insurance and consider adding coverage to protect against lost revenues. Remember that **flood coverage often requires a separate policy**.
7. *What can you do after the storm?* Be cautious about entering your business, even if it appears undamaged. Check power lines, gas service, and the building's structure. If any electrical equipment is wet, have it checked by an electrician before turning on the power. **Keep careful track of all losses and damage-related expenditures**. Obtain independent estimates of damage. Document all losses with photographs or video. Don't wait for an adjuster to arrive before making emergency repairs. Try to avoid additional damage – board up broken windows to prevent additional rain damage and looting.

Contact the Small Business Administration for information on low-interest disaster relief loans: www.sba.gov, or the SBA Disaster Area Office for South Carolina, One Baltimore Pl., Ste. 300, Atlanta, GA 30308, (404)347-3771.

FEMA's how-to series for businesses includes information on protecting business records and inventory, installing a generator for emergency power, anchoring large equipment properly, dry floodproofing your building, flood-resistant materials, protecting wells, windows and doors, and securing metal siding as well as metal and shingle roofs. These publications are available at <http://www.fema.gov/mit/how2bus.htm>, or by calling 1-800-480-2520.

Consider also obtaining a copy of FEMA's **Emergency Management Guide for Business and Industry**, 8-0628, FEMA 141. Available by calling 1-800-480-2520.

The information contained in this bulletin was compiled using an article by Steve Stone, "Disaster Plan: Don't take a head-in-sand approach to hurricanes," in *The Virginia-Pilot*, August 7, 1999; the SBA Disaster Preparedness website at www.sba.gov/DISASTER/; and FEMA's mitigation website, www.fema.gov/mit/.