PREPARE YOUR BUSINESS FOR HURRICANE SEASON

HURRICANE PREPAREDNESS CHECKLIST FOR BUSINESS

DEVELOP A BUSINESS CONTINUITY PLAN
Create a business continuity plan to ensure that you have plans to remain "Open for Business" so you can keep functioning after a major disaster strikes. Here is an online toolkit called OFB-EZ to help you create your plan.

BUILD A DISASTER RESERVE
Set aside or maintain access to a certain amount of funds to ensure that you have the ability to secure your property before the hurricane makes landfall, initiate repairs or implement contingency operation plans after a hurricane strikes. In addition to funds, set aside disaster response supplies that may be needed, as some supplies run short in the days leading up to hurricane landfall.

PLAN WITH EMPLOYEES
Maintain updated records for each employee including emergency contact information, so you can communicate before, during and after the hurricane event. Have a plan in place to assign roles to key employees during the disaster response.

PLAN WITH CUSTOMERS
Maintain updated contact records for each key customer or vendor. Communicate with them in advance what you will do to maintain (or pause) operations in the event that the hurricane hits your property. Consider contingency backup assets or processes to be able to continue serving customers.

BUILDING DISASTER RECOVERY AGREEMENT
Work with a reputable contractor to pre-plan for disaster situations. Some contractors offer a weather monitoring & disaster recovery plan where you receive priority response for hurricane disaster restoration services during and after the disaster. Priority response to secure your building and mitigate losses can be very important while many property owners are scrambling to find contractors.

SECURE YOUR DOCUMENTS
Consider placing vital business documents in a waterproof safe. Should the hurricane wind damage tear off sections of the roof, the contents will likely become soaked. Also, consider having certified copies of your records made to carry with you in the event of an evacuation. Hard copies are important because power and internet services could be down for weeks.

SECURE YOUR TECHNOLOGY
Know how you will secure key technology. Be sure that you maintain offsite backup records in the event of a total loss of onsite computers and equipment.

SECURE YOUR EQUIPMENT
Create a plan to move or secure key pieces of equipment that could significantly affect the continuing operation of your business. Consider how you might be able to protect the equipment and quickly re-deploy after the storm passes.

GET PRE-HURRICANE ROOF INSPECTION
Commercial property owners would be well-served to time their annual roofing inspection before the start of hurricane season. This planning strategy provides a detailed accounting of the roofing system's condition. The process also identifies potential weaknesses that could more easily succumb to wind damage.

MAKE MINOR ROOF REPAIRS
Loose fasteners, misaligned flashing, outdated sealants, and rainwater pooling on the surface of a flat system are more likely to result in hurricane roof damage. By making preemptive roof repairs, your commercial building is ready to weather the storm.

PROTECT WINDOWS AND DOORS
Wind damage is not restricted to the miles per hour of a tropical cyclone. Strong gusts and straight line winds fling tree limbs and debris into a structure. By installing or storing materials to board up windows and doors, wind damage can be minimized.

ELEVATE STORAGE RACKS
Hurricanes are typically accompanied by flooding, and that means commercial building owners and managers need to get inventory and equipment off the ground. The best option is usually to install a rack to put valuable items above the flood level. But inexpensive kits can serve if your commercial building lacks the space.

REVIEW INSURANCE POLICY
It's also essential to thoroughly review your commercial property insurance to determine precisely what losses are covered. Not every insurance policy automatically covers hurricane roof damage or flooding. Possessing full coverage for all hurricane-related losses may require additional riders. If you are unsure about hurricane damage coverage, a public adjuster can scrutinize the legally binding document before it's time to file an insurance claim.

PRACTICE YOUR PLAN
Discuss and drill key aspects of your plan with employees and stakeholders at least every 6-12 months. This will help anticipate new challenges and plan for changing variables.

REACH OUT FOR HELP
There are organizations in place that are ready to help. RestoreMasters offers emergency building repair, roofing, and water damage mitigation services with pre-positioned assets for Overwatch™ contract clients. Here are some other organizations that can help your business for hurricane preparedness or response:

https://www.restoremastersllc.com/overwatch/
https://disastersafety.org/business-protection/ofb-ez/
https://www.ready.gov/sites/default/files/2020-04/ready_business_hurricane-toolkit.pdf
https://www.sba.gov/business-guide/manage-your-business/prepare-emergencies
https://www.sba.gov/funding-programs/disaster-assistance
https://www.uschamberfoundation.org/disaster-help-desk-business
https://www.iii.org/
https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses
https://www.fema.gov/about/news-multimedia/mobile-products
https://www.ready.gov/hurricanes
https://www.disasterassistance.gov/

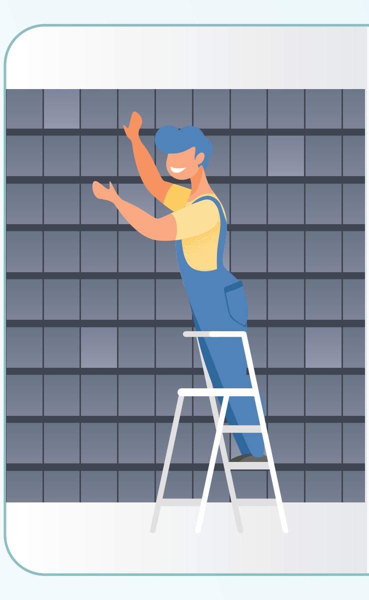
SHORT-TERM COMMERCIAL PROPERTY HURRICANE PREPARATION

- MONITOR WEATHER REPORTS TO KNOW IF EVACUATION IS ADVISED.
- PLACE IMPORTANT DOCUMENTS IN A WATERPROOF POUCH TO TRAVEL.
- CHECK YOUR EMPLOYEE CONTACT LIST AND MAKE SURE IT'S COMPLETE.
- SECURE ALL DOORS AND WINDOWS TO AVPREVENT WIND DAMAGE.
- CLEAN OUT FLOOR DRAINAGE DRAINS & GRATES TO PREVENT UNNECESSARY FLOODING.
- FILL UP EMERGENCY GENERATORS WITH FUEL & MOVE THEM INTO A SAFE POSITION.
- ELEVATE EQUIPMENT AND INVENTORY THAT COULD SUFFER WATER DAMAGE.
- TURN OFF THE MAIN NATURAL GAS AND OTHER FUEL LINES.

HURRICANE ROOF DAMAGE BY CATEGORY

CATEGORY 1	74-95 MPH	**MINIMAL:** Minor damage to older roofs, shingles, vinyl siding and gutters. Some tree or debris damage.
CATEGORY 2	96-110 MPH	**SEVERE:** Major isolated damage to flat roofs, shingles and sidings. Some trees uprooted.
CATEGORY 3	111-129 MPH	**EXTENSIVE:** Major damage to most roof types. Some roof decks or roof sections torn from structure. Some frame homes destroyed.
CATEGORY 4	130-156 MPH	**EXTREME:** All roofs likely destroyed. Roofs torn apart exposing interior space of buildings. Some buildings irreparably damaged.
CATEGORY 5	157 MPH	**CATASTROPHIC:** Total roof failure, wall collapse, building collapse. Many buildings completely destroyed.

TYPES OF HURRICANE ROOF AND PROPERTY DAMAGE TO EXPECT



EMERGENCY ROOF DAMAGE

Hurricane-force winds routinely tear shingles and roof panels off buildings.

Even structures on the periphery of the most fierce gusts and flying debris experience crack shingles, torn rubber roofing materials, loosened fasteners, and a leaking roof.

It's crucial to immediately contact a contractor that can dispatch emergency roofing technicians to tarp, shrink wrap, and put down a temporary overlay when possible.

SIDING AND GUTTER DAMAGE

The brunt of a hurricane hurls objects into siding and gutters, leaving them in disrepair.

It's critical to promptly repair or replace gutters and siding to prevent moisture from seeping through to structural supports.

Put the number of a reputable commercial building restoration contractor on your hurricane preparedness checklist.

WATER DAMAGE TO CONTENTS

Industry-leading organizations that deal with natural disasters such as hurricanes and flash floods possess the equipment to dry out soggy commercial building contents and save businesses money.

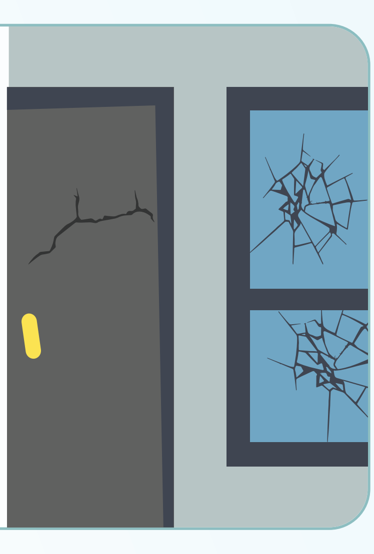
A contractor with water mitigation experience can also dry out the entire facility before hazardous molds begin to spread.

WINDOW AND DOOR DAMAGE

Wind damage to doors and windows usually requires complete replacements.

When making your hurricane preparedness checklist, make a note to contact a restoration contractor that can handle door and window replacement as well.

Not every company provides comprehensive general contracting services.



TOTAL COMMERCIAL BUILDING RESTORATION

The sheer force of a high-category hurricane can destroy exterior walls and even structural elements.

In these cases, property owners will need the support of a restoration contractor that can clean up the wreckage, dry out the environment and oversee a total rebuild.

A smart hurricane preparedness checklist has the contact information of a nationally recognized organization that can deliver complete restoration results.