

CHECKLIST



Hurricane Assessment

After a natural disaster, one of the best ways to ensure recovery and limit claims from property damage and business interruption is advance preparation and planning. Use the checklist below to help assess the readiness of your business before an event occurs.

HURRICANE DAMAGE CONSIDERATIONS	YES	NO
Do you keep your valuable business data and information backed up to external drives and the cloud?	<input type="checkbox"/>	<input type="checkbox"/>
Can your business operate without power, water, internet, or telephone use?	<input type="checkbox"/>	<input type="checkbox"/>
Does your business rely on computers, copy machines, fax machines, files, inventory, or special equipment to operate?	<input type="checkbox"/>	<input type="checkbox"/>
Are your sensitive assets and equipment stored in a secure location?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have communication methods in place to update your employees, key customers, vendors, and suppliers throughout a recovery period?	<input type="checkbox"/>	<input type="checkbox"/>
Does your business have sheltering plans and evacuation procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need your employees to be able to continue working?	<input type="checkbox"/>	<input type="checkbox"/>
Are your customers, employees, delivery personnel, and the general public able to easily access your business (e.g., parking)?	<input type="checkbox"/>	<input type="checkbox"/>
Can your business continue to operate without access to buildings or property?	<input type="checkbox"/>	<input type="checkbox"/>
Are you able to ship your products or provide services to your customers remotely?	<input type="checkbox"/>	<input type="checkbox"/>
Will you still have clients/customers after a hurricane?	<input type="checkbox"/>	<input type="checkbox"/>
Can your business survive with reduced operations or a complete shut down for a period of three to seven days?	<input type="checkbox"/>	<input type="checkbox"/>
If your business income is interrupted, will you be able to meet payroll? If so, develop an estimate of how long.	<input type="checkbox"/>	<input type="checkbox"/>

For areas where opportunities for improvement are needed, we recommend taking steps to collaborate with internal teams and your vendors and add necessary resources and processes to ensure your organization is properly prepared ahead of an event.

In the event of a hurricane or other natural disaster, we are here to help. Contact your broker and/or account manager for more information or assistance.

Date of assessment: Completed by:

DISCLAIMER: The information contained here is intended to be general and advisory in nature. It is not to be considered legal advice of any kind.