

Hurricane Season Tips: Before, During, and After

Hurricane season begins June 1 in the Atlantic, Caribbean, and Gulf of Mexico, while the Pacific season begins slightly earlier on May 15, with both ending on November 30. To aid you in preparation, use these helpful tips.

BEFORE A HURRICANE STRIKES

- Be proactive and review your insurance policies before a named storm is headed your way to ensure you are adequately covered should a loss occur.
- Keep your insurance policy information handy, including agent contact details, important telephone numbers, and claims reporting information.
- Store important documents in an elevated, safe place and use cloud storage backup and ease of access.
- Develop a comprehensive disaster response plan for your business and ensure all employees have been properly informed and trained.
- Communicate effectively with your employees, vendors, and customers to notify them of your business status with the impending storm.
- Take pictures/video of all areas of your business and property, including important documents, valuable items, and buildings.
- Ensure you have a first-aid kit readily available that includes an adequate medical supply.
- Know your evacuation zone, evacuation route, and shelter locations nearby.
- Check for any gaps in doors, windows, outlets, vents, and pipes, and seal them up appropriately.
- Protect exposed windows with hurricane shutters and consider installing hurricane impact doors.
- Secure all shingles and soffits. Replace any worn or missing shingles and seal broken pieces.
- Purchase and make room to safely store necessary items such as generators, gasoline tanks, plywood, tarps, and sandbags to avoid long lines or sold out items as a storm approaches.
- Bring in any outdoor furniture, garbage cans, loose items like flowerpots and signs, or anything else that potentially can become airborne with increasing winds.
- For employees who must remain at your business premises, compile a hurricane preparedness kit filled with water, nonperishable foods, flashlights, a battery-powered radio, fuel, batteries, toilet paper, and other important items.

DURING A HURRICANE

- Prioritize your safety and that of your employees.
- Listen for updated emergency information, instructions, and storm updates.
- If an evacuation order is issued, see that employees comply immediately.
- Switch off utilities, propane tanks, and generators when necessary.
- If caught in the storm path while at work:
 - Remain indoors and away from windows, as winds/tornadoes can hurtle debris through them.
 - Move to the highest level of the building if flooding occurs and you are trapped, as long as you can do so safely.
 - Use battery-operated radios and lights in case of a power outage. Candles are less reliable and pose a fire risk.

AFTER A HURRICANE

- Stay connected with local authorities for information and special instructions.
- Maintaining safety is paramount after a storm. Avoid downed power lines, electrical equipment, and wading in flood waters.
- Report claims to your insurance carrier as soon as possible, and reach out to your agent for help navigating the complexities of the claims process.
- Take photos and video of damaged property before you take protective action.
- Protect your property from further damage by covering the property if it is exposed to the elements, making necessary repairs if feasible to do so safely, and separating damaged from undamaged property.
- Record all expenses incurred protecting the property.

- Prepare an inventory of property damage, listing a description of the items, quantity, actual cash value, and amount of loss. Be sure to attach bills, receipts, and other related documents.
- Notify the police in the case of theft.
- Retain and protect damaged property unless the contents pose a danger to safety. While the adjuster may need to inspect the property first, it's possible that the insurance company may be able to salvage damaged property.
- If the damage significantly affects your business operations, notify the insurance company and request that they expedite your claim.
- Be prepared to provide additional documentation as requested by the insurance adjuster.
- Keep employees away until damaged buildings are safe and cleared for work or retrieval of items.
- Do not allow customers onto damaged property until it is safe for business.

For more safety tips and to ensure you have the right insurance coverage in place, contact your broker and/or account manager.

When an event occurs, here is your IOA emergency contact information for claims:

 877.264.2519

 IOARSClaimsIntake@ioausa.com

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.