

# Hurricane Preparation for Businesses:

## CHECKLIST

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### What to do **BEFORE, DURING** and **AFTER** a Disaster

- **Know Your Risk.** Check your hurricane evacuation level and FEMA flood maps to determine if your business location is vulnerable to storm surge or freshwater flooding. Have your building(s) inspected by a licensed professional to find out if your workplace is vulnerable to hurricane force winds and what is recommended to retrofit.
- **Take the Necessary Precautions.** If a storm threatens, secure your building. Cover windows. Cover and move equipment/ furniture to a secured area.
- **Always Protect Your Data With Backup Files.** If dependent on data processing, consider an alternate site. Make provisions for alternate communications and power.
- **Make Plans To Work With Limited Cash, No Water, Sewer or Power For Two Weeks.** Store emergency supplies at the office.
- **Protect Your Employees.** Employee safety comes first! Prepare, distribute and discuss your business hurricane plan for recovery. Consider providing shelter to employees and their families and helping employees with supplies after the storm. Establish a rendezvous point and time for employees in case damage is severe and communications are disrupted. Establish a call-down procedure for warning and post-storm communications. Provide photo ID's and a letter of authorization to enter the building.
- **Contact Your Customers & Suppliers** and share your communications and recovery plan in advance. Prepare a list of vendors to provide disaster recovery services.
- **Review Your Insurance Coverage.** Have your business appraised at least every five years. Inventory, document and photograph equipment, supplies and workplace. Have copies of insurance policies and customer service/home numbers. Obtain Business Interruption Insurance. Consider "Accounts Receivable" and "Valuable Papers" coverage and "Income Destruction" insurance. If you have a Business Owners Protection Package (BOPP), check the co-insurance provisions. Remember: Flood damage requires separate coverage and is NOT covered under other insurance programs.
- **After the Storm.** Use caution before entering your business. Check for power lines, gas leaks and structural damage. If any electrical equipment is wet, contact an electrician. Prepare loss information for insurance claims and get independent estimates of damages. Take pictures before cleanup. Minimize additional damage.

### CHECKLIST: AS THE STORM APPROACHES

- **Listen for Weather Updates** on local stations and on NOAA Weather Radio. Don't trust rumors and stay turned to the latest information.
- **Check Your Disaster Supplies Kit** at work. Obtain any needed items. Contact employees and instruct them to do the same.
- **Instruct Employees to Refill Prescriptions** and to maintain at least a two-week supply during hurricane season.
- **Clear Property** or tie down any items that could become flying missiles in high winds such as lawn furniture, potted plants, and trashcans.
- **Protect Windows and Glass Doors.** If you do not have impact resistant windows, install shutters or plywood to cover glass. Brace double entry and garage doors at the top and bottom.
- **Fill Fleet Cars and Equipment Gas Tanks** and check oil, water and tires. Gas pumps don't operate without electricity.
- **Secure Your Boat Early.** Drawbridges will be closed to boat traffic after an evacuation order is issued.
- **Obtain Sufficient Cash** for business operations recognizing that banks and ATMs won't be in operation without electricity and few stores will be able to accept credit cards or personal checks.
- **Discuss the Business Recovery Plan with Employees** to ensure that communications are up-to-date and employees are aware of their responsibilities after the storm.
- **Back Up All Computer Data** and ensure that back up is stored in a safe place off-site.
- **Close the Office** in sufficient time to allow employees to secure their homes, obtain needed supplies and evacuate if necessary.

### CHECKLIST: NO EVACUATION

If your facility is outside the evacuation area and NOT a work trailer, your facility may be able to remain open or serve as shelter for employees.

- **Protect Windows and Doors** and secure the facility.
- **Clean Containers for Drinking Water** and sinks for storing cleaning water. Plan on three gallons per person, per day for all uses.
- **Offering Your Facility as Shelter to Employees** and their families who live in vulnerable areas or mobile homes will have benefits to your operations but may also have some liability. Check first with legal representation.

- **Check the Disaster Supplies Kit.** Make sure to have at least a two-week supply of non-perishable foods. Don't forget a non-electric can opener. Instruct any employees to augment the supply with a kit of their own.
- **During the Storm,** everyone should stay inside and away from windows, skylights and glass doors. Find a safe area in the facility (an interior reinforced room, closet or bathroom on the lower floor) if the storm becomes severe.
- **Wait For Official Word That The Danger Is Over.** Don't be fooled by the storm's calm "eye."
- **If Flooding Threatens Your Facility,** electricity should be turned off at the main breaker.
- **If Your Facility Loses Power,** turn off major appliances, such as the air conditioner and water heater to reduce damage.

### **IF EVACUATING: SECURING YOUR FACILITY**

Stay tuned to the local radio and television stations for emergency broadcasts. If ordered to evacuate, do so immediately.

- **Ensure Important Documents,** files, back up tapes, emergency contact information, etc., are taken to a safe location.
- **Let Employees, Customers and Vendors** know your continuity plans. Make sure your employees have a safe ride.
- **Turn Off** electricity, water and gas.
- **Lock** windows and doors.

### **CHECKLIST: AFTER THE STORM**

After a disaster, the business may be without power, water, food or any of the services we rely on. Immediate response may not be possible, so residents and businesses must be prepared to be self-reliant for several weeks.

#### **RE-ENTRY**

- **Be Patient.** Access to affected areas will be controlled. You won't be able to return to your facility until search and rescue operations are complete and safety hazards, such as downed trees and power lines are cleared. It may take up to three days for emergency crews to reach your area. It may take 2-4 weeks before utilities are restored. On barrier islands, it could take much longer.
- **Stay Tuned to Local Radio** stations for advice and instructions about emergency medical aid, food and other forms of assistance.
- **Security Operations Will Include Checkpoints.** It will be critical for you and your employees to have valid identification with your current local address as well as something to prove your employment and need to get back into the area. It is recommended that businesses contact the county emergency management agency and local jurisdiction to determine what specifically would be required.

- **Avoid Driving.** Roads will have debris that will puncture tires. Don't add to the congestion of relief workers, supply trucks, law enforcement, etc.

#### SAFETY CHECKLIST

- **Avoid Downed or Dangling Utility Wires.** Metal fences may have been "energized" by fallen wires. Be especially careful when cutting or clearing fallen trees. They may have power lines tangled in them.
- **Beware of Snakes,** insects or animals driven to higher ground by floods.
- **Enter Your Facility With Caution.** Open windows and doors to ventilate and dry the building.
- **If There Has Been Flooding,** have an electrician inspect the office before turning on the breaker.
- **Be Careful With Fire.** Do not strike a match until you are sure there are no breaks in gas lines. Avoid candles. Use battery-operated flashlights and lanterns instead.
- **Use Your Telephone Only for Emergencies** to keep lines open for emergency communications.

#### GENERATORS

- **Fueled by Gas,** generators can run appliances and fans.
- **Sizes** range from 750 watts that will run a fan and a light up to 8,000 watts that will practically run a house (except for the air conditioner).
- **If You Have Lost Power,** don't connect a portable generator to the building wiring (this could injure or kill neighbors or electrical crews).
- **Plug** equipment, computers, etc., **directly** into the generator.
- **Place Generator outdoors** or in a well ventilated area. Don't forget to check the oil every time you add gas. Conserve fuel by alternating appliances. For example: Refrigerators can be kept cool by supplying power eight hours a day. Refrigerators require 400 – 1,000 watts.

#### REPAIRS

- **Make Temporary Repairs** to correct safety hazards and minimize further damage. This may include covering holes in the roof, wall or windows and debris removal.
- **Protect Yourself From Contactor Fraud.** Only hire licensed contractors to do repairs. Check with the local Building Department to ensure the contractor is licensed. If you hire a contractor, don't pull the permits for them. If the contractor makes this request, it may be an indication that he is not properly licensed.
- **Take Photographs of All Damage** before repairs and keep receipts for insurance purposes.
- **After Assessing Damage to Your Facility,** contact your local building department for information on required building permits. Permits are always required for any kind of demolition or permanent repairs, reconstruction, roofing, filling, and other types of site development. Report illegal flood plain development to your local building department.

- **Local Ordinances Do Not Permit Dumping** in drainage canals or ditches because it causes backups and overflow in the system. Report illegal dumping.

#### WATER PRECAUTIONS

- Whenever widespread flooding occurs, there is a potential for bacterial contamination. Bacteria, such as shigella and salmonella, can lead to life threatening dehydration for people if untreated by antibiotics. Disinfect any tap water you drink or use for cooking or cleaning. You must purify the tap water until officials notify you of its safety. Bring water to a rolling boil for a full 10 minutes or use chemicals (8 drops of chlorine bleach or iodine per gallon) or water purification tablets as directed. Let the water sit at least 10 minutes before using. Water you saved in clean containers before the storm will be fine for 2-3 weeks. To be sure, add 2 drops of chlorine or iodine per gallon before drinking.

#### CLEAN-UP PRECAUTIONS

- Call professionals to remove large, uprooted trees, etc.
- Always use proper safety equipment such as heavy gloves, safety goggles, heavy boots, light colored long-sleeve shirts and long pants.
- Tie back long hair, and wear a hat and sunscreen.
- Drink plenty of fluids, rest and ask for help when you need it.
- Lift with the legs, not with the back.
- Don't burn trash.
- If you can't identify it, don't touch it.
- Be extremely careful with a chain saw and always heed safety warnings.