

Risk Solutions

Hurricane Preparedness for Business

Hurricanes account for billions of dollars in losses to businesses each year. According to the Insurance Information Institute, up to **40% of businesses affected by a disaster never reopen**. Therefore, it is vitally important to understand if your insurance coverage is sufficient and develop a business emergency disaster recovery plan. The plan should include steps to protect both your business and employees.

Complete a checklist when preparing your business emergency disaster and recovery plan

- Review property insurance with your insurance agent to discuss adequate hazard, flood and business interruption insurance.
- Establish written hurricane procedures for protecting business property and its contents and train employees.
- Determine what emergency equipment and supplies are necessary.
- Designate an individual and an alternate who will coordinate the implementation of the hurricane protocol.
- Know if your business is in an evacuation area.
- Assess your risks and know your businesses' vulnerability to storm surge, flooding and winds. Storm surge can increase water levels by 15' or more.
- Understand Weather Service forecast products and especially the meaning of watches and warnings. Contact your local Weather Service office and local government emergency management offices.
- Put together a basic disaster supplies kit and consider storage locations for different situations
- Have enough water, food and toiletries, blankets, pillows, cots for each employee for at least 4 days.
- Gather any batteries, flashlights, lanterns, hammers, nails, screws, large sheets of plywood to cover glass doors and windows, emergency generator and heavy plastic sheeting.

- Secure all outdoor items.
- Charge all electrical devices such as phones, laptops, etc.
- Keep an updated list of contact information for references including:
 - Emergency Management Offices
 - Local Utilities
 - Local American Red Cross
 - Employee Contacts
 - Local TV & Radio Stations
 - Police Dept., Safety Fire/Rescue
 - Local Hospital
 - State & County Government
 - Property Insurance Agent

Five steps to developing a preparedness program

Program Management

Assessing the vulnerabilities and necessities before a hurricane is vital to protect your business.

- Protect computer equipment, important documents and information. Video record building interior and exterior to assist in verifying insurance claims.
- Gather contacts to save that are crucial to business operations, such as employees, banks, lawyers, accountants, suppliers, etc. Save all your designated contacts and documents in an alternate, accessible off-site location.

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- Back-up documents that are not easily produced, insurance documents, legal contracts, tax returns, and accounting statements. Back up all computer data and ensure that back up is stored in an off-site location. Seal documents in waterproof containers that are safe and UL approved.

Planning

Gather information about hazards and assess risks.

- Conduct a business impact analysis.
- Examine ways to prevent hazards and reduce risks.

Implementation

- Write a preparedness plan addressing training of staff and employees.
- Identify and assess resources, write plans and develop a system to manage incidents and training employees so they can execute plans.
- Follow instructions issued by local officials. Leave immediately if ordered. If not, consider your protection options to decide whether to stay or evacuate
- Utilize a business continuity plan that includes recovery strategies to overcome the disruption of business
- Train employees on their assigned tasks
- Obtain cash to have on hand as banks and ATMS might not be in operation
- Conduct a walk through your property and make sure all necessary items are secured.
- Board up windows and glass doors.
- Clean drains, remove loose objects from the roof and remove or secure outdoor signs.
- Protect first floor doorway with sand bags.
- Have trained personnel disconnect the main electrical feed and utilities to the facility, if possible, to prevent a potential fire caused by short circuiting equipment.

Testing and Exercises

You should conduct testing and exercises to evaluate the effectiveness of your preparedness program. Training should be provided to personnel to clarify roles and responsibilities including reinforcing knowledge of procedures, facilities, systems and equipment. In doing so you can reveal weaknesses and resource gaps and address accordingly. Always comply with local laws, codes and regulations.

Program Improvement

There are opportunities for program improvement following an actual incident. A critique should be conducted to assess the response to the incident.

After the Storm

Wait until the area is declared safe by authorities before returning to your business. When waiting out a storm be careful, the danger may not be over yet. The calm “eye” of the storm may seem like the storm is over, but after the eye passes, the winds will change direction and quickly return to hurricane force.

Remember that recovering from a disaster is usually a gradual process. Review your Business Recovery Plan with employees to ensure that communications are up-to-date and employees are aware of their responsibilities after the storm.

Resources to help you prepare for hurricane season:

Ready.gov – [ready.gov/hurricanes](https://www.ready.gov/hurricanes)

FEMA – Federal Emergency Management Agency
[fema.gov](https://www.fema.gov)

NOAA – National Oceanic and Atmospheric Admin.
[nws.noaa.gov](https://www.nws.noaa.gov)

Weather Channel – [weather.com](https://www.weather.com)

NHC – National Hurricane Center – [nhc.noaa.gov](https://www.nhc.noaa.gov)



Questions on Loss Control or Safety

- Call QBE at: **888.560.2635**
- Email QBE at: RSC@qbe.com

QBE North America

28 Liberty Street
New York, NY 10005
212.422.1212
qbe.com/us

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