

THIRTY BEST PRACTICES TO PREPARE YOUR BUSINESS FOR ANOTHER HURRICANE SEASON

Forty-three percent (43%) of small business in Florida will not survive a hurricane.

Don't be put out of business by a hurricane! Could you continue your operations if your facility was closed or damaged because of a storm? What if your business was not affected but your biggest supplier was? What if your biggest customer was destroyed? Would you be able to survive? Is this important to you?

Do you assume that your insurance will cover ALL your losses?

You need to plan for hurricane season now. Any plans you put into effect at this time will also be important in case any other unforeseen emergency or disaster such as a fire strikes your business so be sure to follow these important tips.

1. Develop a business continuity plan in writing to protect your business, its information, its facilities, and its personnel.
2. Train (and train again) your employees on what to do in an emergency.
3. Have an up-to-date and complete inventory of assets, inventory, machinery and equipment, and duplicates of important documents, AR, AP, financial information, etc. Take photographs and/or videos before the storm.
4. Make sure your employees have made emergency preparedness plans for their families so they can have peace of mind at work.
5. Be sure to backup all important data. Do not keep these backups in your facility but instead store them offsite.
6. Review the terms, conditions and exclusions of your business insurance coverage. Are you covered for wind damage? Flooding? Business interruption?
7. Determine the impact to your business if you had to wait months for insurance proceeds and how you would deal with this delay.
8. Discuss these coverages with your insurance provider and determine what changes need to be made.
9. Establish a temporary facility in case your location is damaged or unreachable.
10. Construct a call tree for your employees to keep them informed and a number, perhaps an "800" number for them to call.

11. Know how to contact important services, emergency services, utilities, phone, computer, etc.
12. Have current emergency contact information, phone numbers, pages, cell phone numbers, e-mail for all employees.
13. Identify essential staff needed to continue your business.
14. Contact vendors and suppliers and learn their emergency response plans.
15. Have backup lists of suppliers, perhaps out-of-state suppliers.
16. Let your important clients know that you may be unavailable due to weather conditions.
17. Maintain a calm, confident, and sympathetic management style.
18. Keep an adequate supply on hand of emergency items like flashlights, radios, batteries, first aid kit, water, food, sleeping materials, etc.
19. Raise machinery and office equipment several inches off the floor if possible.
20. Cover and protect all windows and doors with shutters, plywood, or impact-resistant glass.
21. Make sure company vehicles have full tanks of gas.
22. Have cash and blank checks available.
23. Let employees know when you plan to close before the storm.
24. Have a plan for reopening the business.
25. Communicate with employees, vendors, and customers as soon as possible after the storm.
26. Help employees who need help financially, emotionally, with day care, etc.
27. Be prepared for lower performance and productivity and absenteeism.
28. Get employees focused on a cause that will benefit themselves, their families, and communities.
29. Be prepared to take care of your company's needs yourself; first responders may be busy helping others.
30. Update your plans in case there is another storm.