

Make Your Business Hurricane Ready

Seasonal Prep

◆ INSPECT AND MAINTAIN ROOF

- Roof covers
- Roof drainage systems
- Metal roof edge flashing
- Roof-mounted equipment
- Solar (photovoltaic) panels
- Lightning protection
- Roof hatches
- Skylights

◆ SEAL WINDOWS

- Check seals around windows and use sealants compatible with adjacent building materials to seal any cracks or gaps to keep water out.
- In some cladding and/or storefront systems there are weeps that are intended to stay open and should not be caulked.

◆ SECURE OUTDOOR ITEMS

- Consider tables and chairs, patio umbrellas, benches, and other moveable items.
- Make sure sign connections have no missing bolts or screws and are free from rust.



◆ TRIM TREES

- Keep all trees trimmed and away from the roof and building. Trees near or overhanging your building can damage the roof, damage the building, and clog drains.

◆ CHECK DRAINAGE

- Ensure all outdoor drains are clear of debris, especially around shipping and receiving areas.
- Be sure roof drains are clear.
- Extend downspouts away from the building to divert water.



◆ REVIEW INSURANCE POLICY

- Know what your policy covers—and what it doesn't.
- Store your insurance agent's contact information in your phone.

◆ UNDERSTAND YOUR FLOOD THREAT

- Find your property on FEMA's Flood Map Service Center at msc.fema.gov/portal/home or by contacting your local government to understand your flood risk. Note that flooding can occur outside of high-risk flood areas.
- Know the base flood elevation (BFE) for your property and determine whether the elevation of your building's lowest floor is above or below the BFE.

◆ CREATE A BUSINESS CONTINUITY PLAN

- Help your business plan for any type of business disruption. Learn how at disastersafety.org/business-protection/ofb-ez.

Renovating or Upgrading

◆ REPAIR YOUR ROOF

- Repair minor roof damage like punctures or tears.
- Strengthen your roof by adding additional fasteners, especially in the corners and perimeter areas.
- Fix flashing.
- Get a wind uplift test for your roof.
- Replace missing or damaged gutters and drains as needed.
- Install cables and straps over roof-mounted equipment.

◆ UPGRADE TO IMPACT-RATED WINDOWS

- Stronger windows can better withstand high winds and flying debris. Look for windows labeled as impact resistant.

◆ PURCHASE HURRICANE SHUTTERS

- Plan ahead and purchase hurricane shutters (code-conforming aluminum paneling) to cover your windows if a hurricane nears.
- Note: Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent. If plywood must be used, be sure it's at least ¾ inch thick.

◆ INSTALL BACKUP POWER

- Install a backup power generator. Be sure to operate and maintain generators in accordance with manufacturer recommendations.
- Install battery backups for sump pumps to prevent water losses during power outages.

◆ CHECK PACKAGED TERMINAL AIR CONDITIONERS (PTAC) UNITS

- Inspect all units to ensure they are properly installed to resist wind-driven rain. Leaks from these units can cause costly damage.
- Ensure all units are installed per manufacturer guidelines, typically tilted 2° toward the outside of the building, and are correctly caulked between the outside of the building and the sleeve.

Last-minute Prep

◆ WHEN HURRICANE WATCH IS ISSUED, PUT BUSINESS CONTINUITY PLAN INTO ACTION

- Begin last-minute preparations. Note that employees may need time to prep their home as well.

◆ INSTALL HURRICANE SHUTTERS

- Plywood should be a last resort. If forced to use plywood, use at least $\frac{3}{4}$ inch thick. Taping windows provides no protection and wastes time.

◆ SECURE OUTDOOR ITEMS

- Unsecured objects like tables, chairs, and signs can become flying debris, causing damage to your building or surrounding businesses.

◆ CHECK DRAINAGE AGAIN

- Ensure all outdoor drains are clear and free of debris.

- Note that adjusters may tell business owners to hire a professional cleaning service.

◆ PROTECT YOUR PROPERTY

- Even minor damage to your roof or building envelope can lead to water entering your building. You may be able to prevent further damage using a tarp.

◆ REPORT LOSSES AS SOON AS POSSIBLE

- Contact your insurance agent or insurer as soon as you can.
- Provide a description of the damage and have your policy number handy.
- Write down the adjuster's name, phone number and work schedule.

◆ DOCUMENT DAMAGE

- Document or keep damaged items.
- Turn on location services when taking photographs or video to verify the location of your items.

◆ KEEP RECEIPTS

- Ease the claims process with good record-keeping.

◆ RETURN CLAIM FORMS

- After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (varies by state). Fill out and return forms as soon as possible. If you don't understand the process, ask questions.

Recovery

◆ PROTECT YOURSELF

- Your safety is most important.
- Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering. Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.

◆ CLEAN UP SAFELY

- Use eye protection and gloves when clearing debris.
- Do not wade through standing water.
- Avoid downed power lines and assume they are live.
- Use generators safely.