

Business Owners Hurricane Safety Checklist



EMERGENCY ACTION PLAN (EAP)

Setting up an Emergency Action Plan helps aid and organize employer and employee procedures during workplace emergencies. Well-developed emergency plans and appropriate employee training, in which employees understand their roles and responsibilities within the plan, can result in fewer and less severe employee injuries and less structural damage to the site during emergencies.

Every business should have an emergency plan. It can save lives, company assets, and your ENTIRE business

BEFORE THE STORM

Set Up a "Go Box" for Critical Papers

Use a plastic, waterproof container that can be used to hold and carry essential business documents and useful forms including:

- ✓ A list of all employees, key customers and clients along with their phone numbers.
- ✓ Insurance policies and agent contact information.
- ✓ Back-up electronic data.
- ✓ Equipment, computer software/hardware and furniture inventories.
- ✓ A list of emergency vendors, like plumbers and restoration contractors.
- ✓ Copies of essential business policies, plans and agreements.
- ✓ Photographs of the business, both inside and out.

Putting a disaster plan in motion now will improve the likelihood that your company will survive and recover.

Interruption of Business

Business owners need to think about what they would do if their buildings were unusable after a storm. Here are a few tips to keep in mind:

- ✓ Understand that Business Interruption Insurance is designed to offset lost income if your company has to leave the site because of disaster-related damage.
- ✓ Be sure that the policy will cover your company for more than a few days. After a disaster, it may take more time to get back up and running.
- ✓ Ask what the waiting period would be before the insurance coverage begins.
- ✓ Explore the cost of adding this coverage to your specific business type.
- ✓ Contact your agent for more information on this coverage.

Secure your Property

Walk throughout your property and make sure all necessary items are secured properly. A few ideas on what to look for are listed below:

- ✓ Inspect and make emergency repairs to drains, gutters and flashing.
- ✓ Strap or anchor to the roof deck support assembly (e.g., the joists) all roof-mounted equipment such as HVAC units and exhaust vents.
- ✓ Install windstorm shutters/plywood over windows and doors.
- ✓ Take steps to prevent items outdoors from blowing away or causing damage, such as:
 - Remove all loose debris
 - Anchor or relocate all nonessential equipment to a safe indoor location.
 - Secure storage of flammable liquid drums, or move them to a sheltered area (but never into main facility areas).
 - Anchor all portable buildings (e.g., trailers) to the ground.

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- Secure large cranes and other heavy equipment.
- Make sure outdoor signs are properly braced.
- Have trained personnel disconnect the main electrical feeds to the facility, if possible, to prevent a potential fire caused by short circuiting of damaged equipment.

AFTER THE STORM

The following is a list of ideas that are suggested after the storm has passed:

- ✓ Secure the site.
- ✓ Survey for damage.
- ✓ Survey for safety hazards such as live wires, leaking gas or flammable liquids, poisonous gases, and damage to foundations or underground piping.
- ✓ Repair damage to the automatic sprinkler system and get it back in service as soon as possible.
- ✓ Call in key personnel and notify contractors to start repairs. Make sure safety systems are fully implemented before work is allowed to begin. This means controlling smoking and other open flame sources. Require contractors to share responsibility for establishing fire-safe conditions before and during the job.
- ✓ Begin salvage as soon as possible to prevent further damage.
- ✓ Cover broken windows and torn roof coverings immediately.
- ✓ Separate damaged goods, but beware of accumulating too much combustible debris inside a building.
- ✓ Clean roof drains and remove debris from roof to prevent drainage problems.
- ✓ Visually check any open bus bars, conductors and exposed insulators before restarting main electrical distribution systems.

***For more information contact your independent
Acadia Insurance agent.***

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