

Hurricane hazards come in a variety of forms, including storm surges, high winds, tornadoes, and flooding. The most important part of your plan is being prepared. Here are some things you can do to help protect your people and property.

WHAT SHOULD YOU DO BEFORE A HURRICANE THREATENS?

The most important thing you can do to prepare for any weather-related emergency is to plan ahead. Consider these steps before a hurricane threatens your area.

PREPARE YOUR EMERGENCY PLAN

- Develop or review your plan, train staff, and run practice drills.
- Include communication pieces for staff and contact information for your police/fire/gas/electrical providers and insurance carrier.

CREATE BASIC LIFE SAFETY TASKS

- Have evacuation or shelter procedures in place.
- Train people in first aid, medical procedures, CPR, etc.

PREPARE EMERGENCY KITS

- Have first aid and emergency safety kits on hand that are fully stocked with updated materials: nonperishable foods, bottled water, blankets, clothing, flashlights, and batteries.
- Prepare your building.
- Inspect your roof to ensure it will withstand hurricane-force winds and rain.
- Consider adding hurricane clips, gable end bracing, hurricane-proof doors, and hurricane shutters.
- Store materials such as plywood, screws, caulk, and sandbags to quickly deploy if a hurricane approaches.
- Inspect your sump pump and replace batteries so you don't rely on electrical power.

HAVE A BUSINESS CONTINUITY PLAN

- Establish a plan to maintain and resume operations during and after the hurricane.
- Back up important data stored on computers to external hard drives or cloud storage.

WHAT SHOULD YOU DO WHEN A HURRICANE IS APPROACHING?

Time becomes a critical factor when you know you're in the path of a hurricane. Be decisive and heed the warnings of local emergency management officials.

KEEP PEOPLE SAFE AND INFORMED

- Your priority in any emergency is to keep people safe.
- Start activating a "phone tree" for updates.

MOVE YOUR VALUABLES AND DOCUMENTS TO A SAFE LOCATION

- Raise items above floor level and/or store them in a safe, dry, high place.
- Shut down computers and electronics.

SECURE YOUR BUILDING

- Close and secure all doors.
- Shut off electricity.

WHERE DO WE START ONCE THE STORM IS OVER?

When the skies clear and all emergency issues are resolved, you will enter the recovery stage.

DESIGNATE SPECIFIC INDIVIDUALS TO RETURN TO THE SITE

- Work in teams and assess any damage.
- Contact utility contractors.
- Conduct basic repairs, as necessary, to secure the facility.

COMMUNICATE WITH ALL MEMBERS TO PROVIDE A STATUS REPORT

- Determine if the damages are severe enough to restrict usage or implement a temporary relocation plan.
- Coordinate volunteer cleanup efforts.

FOLLOW UP WITH CM SELECT

- Report any damages that occurred to our claims team at (800) 200-5864 or email claimsintake@cmselect.com

RE-ASSESS YOUR PLANS

- It is critical that you and your team assess how well your safety action plan worked.
- Are there improvements you could make? Should you consult with industry experts and learn how to better prepare?