

Risk Insights

Provided by Associates Insurance Agency

Hurricane Cleanup and Recovery Tips

Recovering a commercial business in the aftermath of a hurricane can be challenging. According to the Federal Emergency Management Agency (FEMA), more than 40% of businesses don't reopen after a disaster. The following tips can help organizations increase the likelihood that the business will survive a severe storm:

- **Conduct a site assessment for structural damage.** Hire qualified personnel to check all utilities and evaluate risks before switching on electrical power or beginning the cleanup process.
- **Make safety a priority.** Use the utmost caution when entering a damaged building, including:
 - Treat all power lines as energized until it is certain they are not.
 - Be aware of overhead and underground lines when clearing debris and use extreme caution when moving ladders and other equipment near overhead power lines.
 - Wear waterproof steel-toe boots, gloves, long pants, safety glasses and other appropriate personal protective equipment.
 - Use life jackets when engaging in activities that could result in deep water exposure.
 - Practice caution when handling containers with unknown substances or known toxic substances.
- **Document the damage.** Take photos of any damage to physical structures, inventory, supplies, furniture, content and equipment to provide to the insurance agent and carrier.
- **Report any losses to the insurance agent and carrier as soon as possible.** Call an insurance representative with a general description of the damage and the policy number to begin the claims process.
- **Maintain communications.** Establish and maintain internal and external communication with the following stakeholders:
 - **On-site personnel**—Keep in touch with any employees who have remained on-site. Keep tabs on their welfare and any supplies or resources they may need.
 - **Corporate management**—Provide management with periodic updates on conditions and progress.
 - **Insurance distributor and carrier**—In addition to providing updates, ask for



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guidance on the recovery process as they have experience and resources.

- **Displaced personnel**—Deliver updates to displaced personnel through the company website, text messages, social media or phone messages.
 - **Customers and vendors**—Update the website’s homepage, blog and social media channels to communicate with customers and vendors. Companies could also record daily updates on the general phone line.
 - **Local and federal government agencies**—Contact local and federal government agencies for support and information regarding regional protocols, updates and resources.
- **Clean the property.** Begin cleaning the business property as soon as it is safe to do so and all damage has been documented. Disinfect every surface using hot water and a strong cleaner, such as chlorine bleach. Use a dehumidifier to dry furniture and remove all water-damaged wall boards, plaster, floorboards and paneling.
 - **Recover data.** Remove hard drives and contact a company specializing in hard and soft disc recovery. Do not turn on computers if there’s a chance they came in contact with water.
 - **Notify contractors.** Determine repair priorities based on the level of danger the damage poses and contact qualified contractors to begin the repairs.
 - **Seek financial assistance, if necessary.** Contact FEMA or the National Disaster Legal Aid for help with any legal issues that may arise. The Small Business Administration and the United States Department of Agriculture can also provide low-interest loans to business owners as they rebuild and replace equipment damaged or destroyed by a hurricane. Business owners can also apply for federal tax relief if the federal government declares their area a disaster.

For more risk management guidance, contact us today.