

FIND CLEAN DRINKING WATER? CHECK WORK EMAIL?

Prioritizing Needs After a Natural Disaster

A recent report declared Hurricane Ian the costliest storm to hit Florida. Ever.

With catastrophic storm surge, feet of rainfall, extensive flooding, and battering winds that lasted for hours, the monumental storm devastated property. And people.

NATURAL DISASTERS CAN LEAVE EMPLOYEES WHO ARE DIRECTLY IMPACTED WITH A LOT OF CONSEQUENCES TO DEAL WITH, INCLUDING:

- injuries, and/or death of friends and family
- missing friends, relatives, neighbors
- uninhabitable homes
- destruction of banks, schools, housing, grocery stores, and gas stations
- loss of infrastructure, including buildings, roads, bridges, etc.
- interruption of basic utilities, such as water, power, internet, cable, and phone service
- mental and emotional trauma
- decreased availability of hotel rooms for temporary housing
- extensive property and auto damage
- financial uncertainty
- insurance claims process to recover and rebuild
- dependence on charitable resources for daily living needs

To recover as quickly and safely as possible, they must prioritize their needs and their family above work – at least for a time.

impact on businesses:

While completely understandable, this can result in impacts to the day-to-day operation of businesses in a number of ways, including, but not limited to:



Labor shortages | because employees can't get to work physically and/or can't connect virtually due to power and internet outages.



Communication obstacles | because power stations, cell towers, and fiber optics can be damaged, making it difficult or impossible for employees to call, text, email, or leverage social media to get/respond to messages.





Declines in productivity/work performance | due to fewer employees working, extra costs to bring in temporary workers, and general preoccupation in the aftermath of the disaster.



Additional stress levels among employees | who are not only worried about family, friends, and co-workers, but who may also be stressed and panicked over where they're going to live, how they're going to take care of the family, and, in some cases, how they're going to pay to rebuild.



Disruption of workflow | as teams take time off and mobilize to deliver necessities to severely impacted areas/employees.



WHAT CAN YOU DO TO HELP AFFECTED EMPLOYEES PRIORITIZE THEIR NEEDS AFTER A NATURAL DISASTER?

There are several ways that employers can support impacted employees, physically, financially, and **emotionally** after a natural disaster strikes. Remind them about benefits that can help them take care of themselves and their families:

MEDICAL BENEFITS you offer, like health insurance, telemedicine, short- and long-term disability policies, and health savings accounts, can provide employees with a way to get, and pay for, medical treatment if they are injured as a result of the disaster.

FINANCIAL BENEFITS, such as employee assistance funds, hardship withdrawals from retirement plans, and life insurance can all help hard-hit employees pay to rebuild and recover.

EMOTIONAL BENEFITS, particularly those provided through an employee assistance program (EAP), can offer services for mental health counseling for those suffering from shock, grief, PTSD, and uncertainty.

NEED MORE INFORMATION ABOUT HOW YOU CAN EFFECTIVELY BALANCE THE NEEDS OF YOUR EMPLOYEES WITH THE DEMANDS OF YOUR BUSINESS AFTER A NATURAL DISASTER?

CONTACT US TODAY AND LEARN HOW WE CAN HELP.



This material has been prepared for informational purposes only. BRP Group, Inc. and its affiliates, do not provide tax, legal or accounting advice. Please consult with your own tax, legal or accounting professionals before engaging in any transaction.

AHT
INSURANCE
A BALDWIN RISK PARTNER