

# ARE YOU PREPARED FOR THE NEXT WEATHER DISASTER?

Ensure you have what you need to support your employees and your business.

This summer, long-term weather experts predict warmer than usual temperatures for much of the country with expectations for one to four major hurricanes to form. And so far, in June alone, **76 tornadoes** have struck various parts of the country.

Of course, preparation is key not only to surviving a natural disaster, but also for thriving afterwards.

The question is...

## DOES YOUR BUSINESS HAVE WHAT IT NEEDS WHEN IT NEEDS IT?

It is the duty of an organization to protect their employees while working. In fact, the Occupational Safety and Health Act requires companies to ensure worker and workplace safety – providing a place free from recognized hazards to safety and health.

To comply with the regulations, help maintain business continuity, and care for employees, your disaster plans and contingencies should include the following:

### 1 COMMUNICATION TREES

Often during disasters, utilities, internet, and cell phone service can be out. So not only is reaching employees in hard-hit areas challenging, but so is re-establishing connectivity for employees located in surrounding areas impacted by the outages. Make sure files with contact details for all employees are backed up and stored in a safe, easily accessible place so that after a severe weather event you can easily reach out. Confirm your team is ready with alternate solutions to help re-establish lines of communication with employees and customers if power remains out for a period.

### 2 RESOURCES TO SUPPORT IMPACTED EMPLOYEES

To empathize with and support your employees impacted by the disaster, confirm resources will be available to facilitate return to work as quickly as possible and resume productivity. Make sure contingencies are in place for:

- a. **Rideshares** for those left with storm-damaged cars or disrupted public transportation
- b. **Modified shifts** or the ability to swap shifts to accommodate employees facing added challenges and responsibilities after a disaster
- c. **More flexible PTO policies** for a period of time following the event
- d. **Mobile hotspots** for employees without internet or electricity but who have cell service

### 3 BENEFITS-RELATED INFORMATION EMPLOYEES MAY NEED FOLLOWING A DISASTER, SUCH AS:

Payroll, 401(k) hardship withdrawals, list of services available through your EAP service provider along with access details, health insurance claims information, employment policies regarding time off, forms and procedures for impacted employees to request available employee assistance funds.

### 4 BACKUPS FOR SYSTEMS, DATA, AND FILES

Backup onsite, offsite, and in the cloud.

### 5 DOCUMENTS YOU MAY NEED TO REFERENCE

You may need certain documents if your business experiences storm damage, including insurance policies, claims process information, building plans, receipts for equipment, deeds, real estate plot plans, facilities management details, staff contact information, and disaster recovery plans.

### 6 LIST OF RESOURCES

Have a list you can contact if a disaster causes major losses, including: [Federal Emergency Management Agency \(FEMA\)](#) – that can help with debris removal, infrastructure restoration (roads, bridges, communications, electricity, and other utilities) remediation, and construction.

[Small Business Administration \(SBA\)](#) for long-term, low-interest loans to repair or replace damaged property. Businesses of any size may obtain Business Physical Disaster Loans to repair or replace disaster-damaged business property, including real estate, inventories, supplies, machinery, and equipment.

### 7 COMPREHENSIVE BUSINESS INSURANCE

Find coverage that can help pay for the following as a result of a natural disaster:

- a. Physical damage or loss** to your business premises, equipment, furniture, machines, computers, electronics, supplies, inventory, and other business property. In particular, check to make sure that coverage limits are adequate to replace any newly acquired items, like desks, phone systems, carpets, conference room furniture and décor, etc.
- b. Loss of business income** if your property is unusable and you must close or suspend operations while it is being repaired or rebuilt. (Also known as business interruption)
- c. Extra expenses** you incur beyond normal operation costs to keep your business running after the disaster.
- d. Current replacement cost** of lost or damaged business property... instead of actual cash value, which subtracts depreciation from your replacement cost.
- e. Extra costs of rebuilding a business structure** according to updated standards for flood zones and building codes. (Ordinance or law coverage)
- f. Damage to fleet** of company cars, trucks, or delivery vans from a natural disaster. (Commercial vehicle coverage)
- g. Fire, lightning, and explosions**, which are all possible results of summer thunderstorms. (Liability coverage)
- h. Employees who are injured** while working on the job or evacuating to safety while on your premises. (Workers' compensation)

## 8 FLOOD INSURANCE

Even if it's not required. Ninety percent of disasters involve flooding. That's why experts at the Department of Insurance, Securities and Banking, say it's important to have it anyway... because flood damage, including from storm surge, is typically not covered under a standard commercial insurance policy.

## 9 LOSS CONTROL SERVICES

These services can help you take preventive measures to protect your business before a disaster strikes.

## 10 EFFICIENT CLAIM SERVICES

This can help ensure: 1) a timely response, 2) regular updates on the status of your claim, 3) answers to any questions you have throughout the process, and 4) prompt resolution and recovery



OF COURSE, HAVING THE RIGHT INSURANCE AND PLANS IN PLACE WON'T PREVENT YOU  
AND YOUR BUSINESS FROM BEING IN THE DIRECT PATH OF A NATURAL DISASTER.

BUT THEY CAN CERTAINLY PROVIDE WHAT YOU MAY NEED TO MITIGATE DAMAGES YOU  
SUFFER AS A RESULT.

CONTACT US TODAY TO LEARN HOW WE CAN HELP.



[AHTINS.COM/CONTACT-US](https://ahtins.com/contact-us)

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