

# Hurricane Preparedness --- 2009

Anyone who experienced the ravages of Hurricane Andrew or, more recently, Hurricane Wilma, needs no convincing with respect to the importance of hurricane preparedness. Hopefully the images of 'hurricane parties' will soon become an urban myth as everyone becomes more knowledgeable about the importance - and cost savings - associated with proper planning for storms.

To assist you in becoming better educated about preparing for hurricane season, **Sabal Insurance Group** has compiled a list of "musts" in order to help you minimize the potential impact on your business operations. *It is worth bearing in mind that a significant percentage of small businesses that close following a disaster fail to reopen.*

To avoid becoming a negative statistic, the following are among the important steps that must be taken.

**Develop an emergency plan.** The Florida Surplus Lines Service Organization is geared towards the insurance industry. However, the FLSO's "Disaster Planning and Recovery: an Agency's Guide to Building a Disaster Plan" is an excellent template for the development of a manual geared to your individual organization's needs. Highlights are attached in this email --- it can be also be accessed online at:

<http://www.fslso.com/publications/manuals/Disaster.Planning.pdf>

This document is broken into three separate sections:

- I. Developing your Disaster Plan;
- II. Recovering after the Disaster, and
- III. Informational Resources

This resource was selected among numerous ones reviewed by **Sabal** as the most user-friendly and comprehensive.

## Additional Suggestions:

- Create a company specific disaster plan, not an 'off the shelf' plan. Use suggested plans --- like the FLSO one --- to 'customize' your company plan. Your plan should include, but not be limited to, contact information for clients, employees, landlords, computer consultants and financial organizations.
- Involve staff in developing the disaster manual to ensure each aspect of the business recovery is addressed, e.g. workers' compensation, continuity of care and coverage, customer service, telephone coverage etc.
- To minimize downtime, ensure operating data is secured on back up files well in advance of a disaster. **If possible, perform a backup before the hurricane so information is most current.**

- Be knowledgeable about your insurance coverage and policies. Determine whether there is sufficient coverage to meet any eventuality.

Among the primary areas of concern that need to be addressed, are:

- a. Is your physical office or plant located in a flood or other high hazard zone? Do you have adequate flood insurance?
- b. Do you carry windstorm coverage? Is it sufficient to cover potential costs?
- c. Do you have vehicles that are essential to your business operation? Is there a plan for safe storage in the event of a hurricane?

- d. Does your policy provide full replacement value to property and equipment in 2009 dollars?
- e. Is there sufficient coverage for loss of earnings during the recovery phase following a disaster?
- f. Who will be the primary contact for employees, clients? Is your telephone tree complete and up-to-date?
- g. Loss of power during and after a hurricane represents one of the greatest challenges to businesses. Do you have a back-up power source? Can you use a home or apartment as a backup 'emergency operations center' for your business?

- h. Ensure valuable equipment (computers, copiers, files etc.) are protected from water damage by wrapping in plastic and taping. (Low tech...but it works.)
  
- i. Ensure there are sufficient emergency supplies (water, batteries, battery operated radio, plastic bags, tape, flashlights and canned foods) and who will be responsible for restocking supplies post disaster.

The staff of the **Sabal Insurance Group** welcomes your questions and will be happy to assist you in addressing any deficiencies you identify in your comprehensive coverage.

We hope you have a SAFE and SECURE 2009 Hurricane Season.