This Hurricane Season

DON’T LET A STORM BLOW AWAY YOUR PROFITS

Is Your Business Ready for Peak Hurricane Season?

Protect Your Building and Operations

CREATE BUSINESS CONTINUITY PLAN
Be sure your business continuity plan is up-to-date, or use IBHS free OFB EZ2 (Open for Business) toolkit to create one.

KNOW YOUR RISKS
Know the natural disaster risks in your area by using IBHS’ online ZIP Code tool.

UPDATE CONTACT INFO
Make sure you have current contact information for your employees, key customers, suppliers and vendors.

INSPECT AND REPAIR DAMAGE
Inspect your buildings and complete any needed maintenance to ensure they can stand up to severe weather.

GET PREPARED
Take steps to physically protect your building, equipment, inventory, records and employees when a storm is forecast for your area.

Protect Your Financial Security

MAKE AN INVENTORY
Create a business inventory that lists all business equipment, supplies, merchandise and commercial vehicles in case you have to make a claim.

CHECK PROPERTY COVERAGE
Insure against physical damage with Replacement Cost coverage to rebuild and Tenant Coverage if you rent.

CONSIDER LOSS OF INCOME COVERAGE
Insure against loss of income by opting for Business Income and Extra Expense coverage to cover losses due to closure.

PREPARE FOR INTERRUPTIONS
Insure against business disruptions by adding on Contingent Business Interruption, Supply Chain Disruption and Utility Interruption coverage.

CONSIDER FLOOD INSURANCE
Don’t forget about flood insurance. Commercial Flood coverage is available from the National Flood Insurance Program (NFIP) and some private insurers.