

MAKE YOUR BUSINESS

HURRICANE READY



Nationwide[®]
is on your side



Insurance
Institute for
Business &
Home
Safety[®]

HURRICANE-READY.COM

Nationwide, Nationwide is on your side, and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company
Nationwide, a member of the Insurance Institute for Business & Home Safety, is proud to present you with valuable IBHS loss control resources.

LOW-COST WAYS TO GET YOUR BUSINESS READY FOR HURRICANE SEASON

The Atlantic hurricane season runs June 1 through November 30. Prepare your business now to reduce damage.

1. Inspect your roof

- Follow [these inspection and maintenance recommendations](#) to ensure your roof is in good condition.



2. Seal your windows

- Check the seals around your windows. Use silicone caulk to seal any cracks or gaps to keep rain out.



3. Inspect your roll-up, garage, and overhead doors

- Check the brackets that connect the door frame to the structure. Make sure they are tightly secured, not missing any bolts or nuts, and are not broken.
- Make sure there are no major dents, damage, warping, or rusting.
- Check for a wind label. If there are no labels, contact a commercial door contractor to determine if you have the proper door for your area.



4. Secure outdoor equipment, signage, inventory, and other loose items

- Consider pallets, tables and chairs, patio umbrellas, benches, and other moveable items.
- Make sure sign connections have no missing bolts or screws and are free from rust.



5. Trim your trees

- Keep all trees trimmed and away from the roof and building. Trees near or overhanging your building can damage the roof, damage the building, and clog drains.



6. Check your drainage

- Ensure all outdoor drains are clear of debris, especially around shipping and receiving areas.
- Be sure roof drains are clear.
- Extend downspouts away from the building to divert water.



7. Review your insurance policy

- Know what your insurance policy covers—and what it doesn't.
- Store your insurance agent's contact information in your phone.



8. Understand your flood

- Look up your property on your local flood map by visiting FEMA's Flood Map Service Center or by contacting your city or county government to understand your flood risk. Note: Flooding can occur outside of high-risk flood areas.
- Know the base flood elevation (BFE) for your property and determine whether the elevation of your building's lowest floor is above or below the BFE.



Remember: Return periods are just probabilities. A "1 in 100-year event" does NOT mean it happens once every 100 years; it means there is a 1% chance every year that this type of event could happen.

9. Create a business continuity plan

- Help your business plan for any type of business disruption. Learn how at disastersafety.org/business-protection/ofb-ez.



10. Get reliable weather information and alerts

- Stay alert to help you and your employees stay safe. Purchase a NOAA weather radio for your business.
- Find a reliable source for hurricane updates. Pay attention to hurricane forecasts from the National Hurricane Center (NHC). Follow the NHC on Facebook or Twitter and tune in to local news often.



Note: Maps are used to communicate critical weather information. Know where you are on a map and know your county name.

IMPROVEMENT PROJECTS TO GET YOUR BUSINESS READY FOR HURRICANE SEASON

If you're renovating or looking for ways to make your building stronger against hurricanes, consider these important upgrades.

1. Strengthen and repair your roof

Discuss these [affordable roof repair projects](#) with your roofing contractor to extend the life of your low-slope commercial roof.



2. Upgrade to impact-rated

Stronger windows can better withstand high winds and flying debris. Look for windows labeled as impact resistant.



3. Replace a rollup, garage, or overhead door with a wind-rated door

Stronger windows can better withstand high winds and flying debris. Look for windows labeled as impact resistant.



4. Purchase hurricane shutters

Plan ahead and purchase hurricane shutters (code-conforming aluminum paneling) to cover your windows if a hurricane nears. Find what's right for your business with the [IBHS Opening Protection Guide](#).

Note: Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent. If plywood must be used, be sure it's at least ¾ inch thick. Additionally, taping windows provides no protection and wastes time.



5. Install backup power

Install a backup power generator. Be sure to operate and maintain generators in accordance with manufacturer recommendations.

Install battery backups for sump pumps to prevent water losses during power outages.



6. Check packaged terminal air conditioner (PTAC) units

Inspect all units to make sure they are properly installed to resist wind-driven rain. Leaks from these units can cause costly damage.

Ensure all units are installed per manufacturer guidelines, typically tilted 2° toward the outside of the building, and are correctly caulked between the outside of the building and the sleeve.



If you're looking to replace your roof, consider building stronger with [FORTIFIED Commercial™](#).

LAST-MINUTE HURRICANE PREP FOR YOUR BUSINESS

When a hurricane threatens, follow these last-minute steps to reduce damage to your business.

1. When a hurricane watch is issued, put your Business Continuity Plan into action

Begin last-minute preparations. Note that employees may need time to prep their home as well.



2. Install your hurricane shutters

Plywood should only be used as a last resort. If you're forced to use plywood, be sure it's at least $\frac{3}{4}$ inch thick.



3. Close rollup, garage, and overhead doors ALL THE WAY

If your door is not a wind-rated door, there are ways to reinforce it temporarily with a brace.



4. Secure outdoor equipment, signage, inventory, and loose items

Unsecured objects like pallets, materials, tables, chairs, and signs can become flying debris, causing damage to your building or surrounding businesses.



5. Check your drainage again

Ensure all outdoor drains are clear and free of debris.

