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
  - Ensure your business continuity plan is up-to-date, or use IBHS® free CB&F® 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
  - Get prepared 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 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.