

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

Protect Your Financial Security



CREATE BUSINESS CONTINUITY PLAN

Be sure your business continuity plan is up-to-date, or use IBHS' free OFB-EZ® (Open for Business) toolkit to create one.



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.

KNOW YOUR RISKS

Know the natural disaster risks in your area by using IBHS' online ZIP Code tool.



CHECK PROPERTY COVERAGE

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



UPDATE CONTACT INFO

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



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.

INSPECT AND REPAIR DAMAGE

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



PREPARE FOR INTERRUPTIONS

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



GET PREPARED

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



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.