

AmTrust Property Zone

Planning for the Next Emergency

No matter what time of year it is, weather, nature disasters, fire and other emergencies can impact a business. FEMA research notes that approximately 40% to 60% of small businesses never reopen after a disaster. It's important to look at the most common weather threats in your area and plan ahead. Not having an emergency plan could lead to a confused response with the possibility of damage to employees or property.

Step 1: Know Your Disaster Seasons and Potential Exposures

A disaster can strike at any time. However, certain disasters are most likely to occur during specific seasons. Review the common disasters below and make note of the exposures your business may face.

WINTER	SPRING/SUMMER	SUMMER/FALL
<ul style="list-style-type: none"> • Snow and ice events: The coldest winter temperatures may occur during different months depending on where you live. Winter weather tends to be most severe during December, January or February. • Pandemics: While pandemics can occur throughout the year, some illnesses are more likely to occur during fall and winter. Flu season, for example, usually peaks between December and February. 	<ul style="list-style-type: none"> • Tornado activity on the Gulf Coast peaks in early spring. • Tornado activity in the Southern Plains (Kansas, Oklahoma and Texas), peaks during May and early June. • Tornado activity in the Northern Plains and Upper Midwest (North Dakota, South Dakota, Iowa, Nebraska and Minnesota) peaks in June and July. 	<ul style="list-style-type: none"> • Hurricanes: The Atlantic hurricane season runs from June 1 to November 30, while the Eastern Pacific hurricane season runs from May 15 to November 30. • Wildfire: Wildfire season may start to peak during the summer. However, fires can occur during other times of the year, and the peak wildfire season may vary in your region. • Extreme Heat: Summer temperatures will peak depending on the climate in your area, but it could be as early as June and as late as September.

Step 2: Take Steps to Mitigate Risk Before, During and After Your Region's Disaster Season

Below, you'll find a brief summary of steps for each phase.

BEFORE	DURING	AFTER
<ul style="list-style-type: none"> • Create your emergency plans, including a disaster response plan, a crisis communication plan and a business continuity plan. • Inspect the building and make building repairs and improvements as needed. • Clear the roof and gutters of debris. • Remove trees and branches that could become a hazard during a fire or storm. • Stock your emergency kit. Some emergencies occur without warning, and employees may be stuck inside the building. Make sure they have adequate emergency supplies to shelter-in-place, including a first aid kit, food, water, flashlights, a radio and extra batteries. 	<ul style="list-style-type: none"> • Watch for emergency warnings. • Deploy your crisis communication plan. • Always prioritize safety. • Keep in mind that employees may need time to make arrangements for personal evacuation. They also have homes and families to protect. 	<ul style="list-style-type: none"> • Continue with crisis communication as needed. • Do not return to an area impacted by the disaster until authorities say it is safe to do so. • Have the building inspected for safety issues before allowing employees to return. There may be flooding, electrical dangers and structural damage that could create a dangerous environment. • Stay in communication with employees so they know when they are expected to return to work. • Inspect the building for additional damages and make repairs as needed. • Consider how the emergency plans could be improved ahead of next year's disaster season.

Step 3: Tailor Your Response According to the Timing and Type of Threat

When There is an Emergency Alert

Keep an eye on the weather, and make sure you're receiving local alerts.

- A watch means a severe weather event is possible
- A warning means a severe warning event has been reported or that hurricane conditions are expected
- Evacuation orders may be issued as voluntary or mandatory

When a Disaster Is Imminent

Quick action is needed to protect your business and your employees as a disaster approaches.

- Communicate with your employees so they know what is happening.
- Follow your crisis communication plan.
- Take steps to secure the building. The exact steps needed will depend on the type of event that is expected.
- Make sure key equipment and documents are protected. You may need to move some items off site.
- Get ready to implement your business continuity plan. Consider what will be needed to continue key business processes off site if needed.
- Watch for updates and evacuation orders.

Ahead of a Hurricane

If a hurricane or other high-wind event is imminent, take action:

- Bring in items that may become a hazard, such as outdoor furniture or signage
- Secure items that cannot be brought in, such as rooftop mounted equipment
- Close storm shutters or board up windows
- Use sandbags in areas that are likely to flood
- Find a safe place for valuable documents or equipment, either off-site or secured on-site
- Turn off utilities
- Follow guidance from local authorities



Ahead of a Wildfire

- Bring flammable items, such as outdoor furniture, inside to the center of the building
- Close all windows and doors
- Connect outdoor hoses and fill containers with water
- Turn off natural gas from the source
- Move propane and other flammable fuels away from the building
- Follow guidance from local authorities

PRO TIP:

Review your property and business interruption insurance with your insurance partner every year to ensure coverage sufficiency.

Sources

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For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

www.amtrustfinancial.com/loss-control



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