



### Don't forget about your business while preparing for natural disasters

For many business owners, disaster preparedness means keeping a fire extinguisher and first-aid kit on hand, maybe some canned food, and perhaps some bottled water. Some may even take the important step of preparing an evacuation plan.

While these are all important actions to take, many business owners fail to prepare their businesses to be more resistant to disasters, so that they sustain as little damage as possible.

"A critical part of disaster preparedness is knowing which hazards are common in your location, inspecting your property and addressing vulnerabilities to reduce the potential for storm-related property damage," said Jeff Corder, Vice President of Loss Control, AmTrust North America. "It is also imperative that business owners prepare a disaster supply kit and map out an evacuation plan."

During National Preparedness Month, AmTrust North America and the [Insurance Institute for Business & Home Safety \(IBHS\)](#) are alerting business owners about a new disaster preparedness tool available to property owners.

AmTrust and IBHS are also offering five effective tips to prepare your property for hurricanes and wildfires that are common this time of year in many areas:

#### 1) Inspect the roof

Have your roof inspected by a licensed, bonded roofing contractor to determine if there are any weaknesses that could be further damaged during a storm – and have them repaired. The roof is the first line of defense against Mother Nature and is the most vulnerable part of any building.

#### 2) Trim trees

Cut weak branches that could easily be thrown against a structure or through a window due



The new mobile app, "Know Your Plan," was developed by the [Insurance Information Institute](#), and provides a comprehensive set of resources and checklists for business owners to help minimize property damage due to severe weather events and other disasters.

Users also can build customized checklists and share them via email. Additional functionality includes a built-in "Google Crisis Response feed" with access to local emergency information.

"Know Your Plan" is available in Apple [iTunes](#), or by searching "Insurance Information Institute" in the App store on an iPhone.



to high winds. Remove any branches that are positioned over a structure that could cause damage by breaking off.

### 3) Seal cracks

Use a high-quality, waterproof caulk to seal gaps where pipes and electrical wires enter the structure to help keep water out of the building. Water damage is difficult to clean up, so the best strategy is to prevent water from entering your business.

### 4) Pick up yard debris

Do you have lawn chairs or other furniture outside? How about lightweight yard structures, signs or other types of decorative items near your business? Any of these items can easily become flying debris during high winds and smash into the side of your business or a neighboring property and cause substantial damage to siding and windows. Don't forget to bring them indoors prior to a storm.

### 5) Create defensible space

If you are located in a wildfire-prone area, create a buffer zone around your business by removing weeds, brush and any combustible materials close to your building. Doing so will create a barrier to help keep wildfire from getting too close and reduce the threat from flying embers. It also will provide a space for fire fighters to safely defend your business.

For more information about how to make your buildings more resistant to a variety of disasters big and small, visit: [DisasterSafety.org](http://DisasterSafety.org).

---

## About the IBHS

IBHS is an independent, nonprofit, scientific and educational organization supported by the property insurance industry. The organization works to reduce the social and economic effects of natural disasters and other risks to residential and commercial property by conducting research and advocating improved construction, maintenance and preparation practices.

© 2012 Insurance Institute for Business & Home Safety

AmTrust distributes this e-newsletter as a service for its customers. It is provided in the spirit of professionals sharing their work with each other. The information provided in this document is intended for use as a guideline and is not intended as, nor does it constitute, legal or professional advice. It is not intended to provide authoritative answers to safety and health questions. AmTrust does not warrant that adherence to, or compliance with, any recommendations, best practices, checklists or guidelines will result in a particular outcome. Before using the information here, the accuracy and appropriateness of the information to your specific situation should be verified by a person qualified to assess all the factors involved.

#### CONTACT INFO:

PHONE: 888.486.7466 ext. 363275  
WEB: [www.amtrustnorthamerica.com](http://www.amtrustnorthamerica.com)  
EMAIL: [lcinfo@amtrustgroup.com](mailto:lcinfo@amtrustgroup.com)

#### MAILING ADDRESS:

AmTrust North America, Inc.  
Loss Control  
2605 Enterprise Road, Suite 290  
Clearwater, FL 33759

Please do not reply to this message. Replies to this message are routed to an unmonitored mailbox. If you have questions, please email: [csr@amtrustgroup.com](mailto:csr@amtrustgroup.com). You may also call us at 877.528.7878 or visit our website: [www.amtrustgroup.com](http://www.amtrustgroup.com)

This email was sent by: AmTrust North America, 5800 Lombardo Center, Cleveland OH 44131

---