

AmTrust Property Zone

Put Employees First Before, During, and After a Hurricane

If you run a business, you know your employees are your most vital asset. Without them, your business goes nowhere. And when a disaster such as a hurricane hits, it's your duty to see that they're safe.

When it comes to planning for disaster response and business continuity, many business owners are focused on critical business functions with less emphasis on the critical human factor. Managing operations, infrastructure, information technology, and security are all vital parts of dealing with natural disasters, such as a hurricane. Just like your business can't run without employees, your business also can't recover from a disaster without them.

If your business is located in a hurricane zone, hurricane season can be a stressful time for you and your employees. Every season, which runs from June through the end of November, produces multiple storms, sometimes one right after the other. If your business is in the path of one or more of those storms, it can be challenging to stay ahead of hurricane preparedness and maintain your business operations. Amid all the uncertainty, your employees are crucial partners. And if there's ever a time you need employee buy-in and commitment, it's at a time of crisis.

Before, during and after a hurricane, your business is only as strong as your workforce.

Beyond keeping your employees safe during a hurricane, you should be working on getting them fully invested and engaged in your hurricane preparedness, emergency response and business continuity efforts. If your employees have confidence that you understand and value their contribution to your organization, they'll be much more engaged during times of crisis when the stakes are the highest. And that means your business has a much greater chance of a successful recovery following a disaster.

Follow these tips for focusing more on the human factor before, during, and after a hurricane or other disaster.

Before: Hurricane Preparedness Planning

When you're planning for a disaster, such as a hurricane, it's crucial to communicate your workforce's expectations. But more than that, they need to feel like they're a valued part of the company with an important stake in its survival. There are several ways you can incorporate your employees into the company's disaster preparedness process:

- **Your employee handbook:** Include a section about your company's emergency response plan, business continuity plans, and expectations of employees in your handbook. Clearly communicate personnel policies that address pay, benefits and aid. For example, if your business is temporarily shut down due to a hurricane, will your employees still be paid? If so, for how long? Will employees be able to use sick and vacation time without restrictions? Give them the information they need to feel confident that the company can ride out a disaster and take care of its workers.



- **New employee orientation:** When onboarding new employees, take the opportunity to introduce them to the company's emergency response and business continuity measures. Let them know from day one what the company expects of them and what the company will do to help them get through a hurricane or other natural or man-made disaster.
- **Staff meetings:** To keep disaster preparedness top of mind, periodically discuss the company's disaster response and business continuity plans and employees' expectations in staff meetings. Answer their questions, address their concerns and keep them engaged with the procedures.
- **Staff training:** Conduct periodic drills and exercises to practice various aspects of your disaster response before you would need it. Learn what works and what doesn't, and work with your employees to refine the plan. Encourage employees to undergo community emergency response team (CERT) training, which includes basic emergency response training.
- **Your crisis communications plan:** Although your business continuity plan will include provisions for crisis communications with various parties including customers, vendors, business partners and media, your employees should be a crucial part of it. Make sure all employee contact information is up to date, with multiple ways to reach each employee (cell phone, land lines, email, text messaging, social media, emergency contacts, etc.).

Have wallet cards created that include emergency information for your company and the local police, fire, and hospital, and distribute these to your employees.

- **Website or toll-free phone number:** Offer a website, intranet site, or toll-free number where you can disseminate updated information to keep employees in the loop during a hurricane or other ongoing disaster.
- **Social media:** Set up company Twitter and Facebook accounts that can be used to stay in touch with workers and monitor local conditions during a hurricane as long as power and internet service are available.



Phase II: Emergency Response During a Hurricane

If a hurricane strikes, keeping your employees and visitors safe is priority one. If your disaster planning and training have been adequate, your employees will know what's expected of them and what to do in an emergency. For many businesses, closing the doors and sending employees home will be the logical choice. But in some businesses, certain employees may be essential and required to stay on-site to attend to critical operations. In those situations, employers should:

- Keep tabs on the whereabouts of every employee and visitor on-site.
- Communicate clear procedures for evacuating the premises if it becomes necessary.
- Provide emergency supplies, such as battery-powered lights and radio, bedding, bottled water, non-perishable food items and a first aid kit. See the [Hurricane Safety Checklists](https://www.hurricanesafety.org) at [hurricanesafety.org](https://www.hurricanesafety.org) for more tips.
- Administer emergency care for injured employees or visitors until medical professionals arrive.

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

Phase III: Picking Up the Pieces After the Storm

When the storm has passed, there may be confusion and a lot of unanswered questions. Employers can provide a boost to employee safety, confidence, morale and loyalty by following these tips:

- Communicate with employees about when they're expected to return to work, whether they need to report to an alternate location, and what their specific tasks will be.
- Be aware of the hazards employees will face if they're helping in the cleanup. See the OSHA website for a Hazard Exposure and Risk Assessment Matrix for Hurricane Response and Recovery Work. This outlines the most common duties performed during hurricane response and recovery work, as well as the hazards employees could face.
- Be considerate and flexible about employees' personal situations following the disaster. They may have to make choices between your business needs and their personal obligations at home following a hurricane. Where possible, offer assistance for those employees impacted the hardest such as emergency food, emergency cash, payroll advances, transportation assistance, and assistance with temporary housing and childcare.
- Be mindful of employees' emotional needs as they go through the various stages of coping with the disaster and provide resources where they can get help.
- If your company has such a policy, implement assistance such as extending benefits even for employees not working during recovery or extending leave time.

Conclusion

When a hurricane or other disaster strikes your business, you need all hands on deck to implement your disaster response plan, weather the storm, and pick up the pieces to get your business back up and running. By thoroughly planning ahead and getting your employees on board with your disaster preparedness and business continuity measures, you're empowering them to play a critical role during an uncertain time.

Your business is only as strong as your human resources. Surviving and thriving after a hurricane depends on the human factor in every aspect of planning, response and recovery.

For more in-depth information and guidance about preparing your business for a hurricane, see the [Ready Business Hurricane Toolkit](#) and AmTrust's [Commercial Property Protection and Maintenance Page](#).

Sources

Hurricane Safety Checklists at [hurricanesafety.org](https://www.hurricanesafety.org), <https://www.hurricanesafety.org/prepare/hurricane-safety-checklists/>

OSHA's Hazard Exposure and Risk Assessment Matrix for Hurricane Response and Recovery Work, <https://www.osha.gov/dts/weather/hurricane/response.html>

Ready.gov's Ready Business Hurricane Toolkit, https://www.ready.gov/sites/default/files/2020-04/ready_business_hurricane-toolkit.pdf

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