

SEASONAL PREP

INSPECT AND MAINTAIN ROOF

- Roof covers
- Roof drainage systems
- Metal roof edge flashing
- Roof-mounted equipment
- Solar (photovoltaic) panels
- Lightning protection
- Roof hatches
- Skylights

Learn more at disastersafety.org/ofb-ez

SEAL WINDOWS

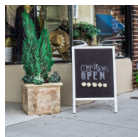
- Check seals around windows and use sealants compatible with adjacent building materials to seal any cracks or gaps to keep water out.
- In some cladding and/or storefront systems there are weeps that are intended to stay open and should not be caulked.

INSPECT ROLL-UP, GARAGE, AND OVERHEAD DOORS

- Check the brackets that connect the door frame to the structure. Make sure they are tightly secured, not missing any bolts or nuts, and are not broken.
- Make sure there are no major dents, damage, warping, or rusting.
- Check for a wind label. If there are no labels, contact a commercial door contractor to determine if you have the proper door for your area.

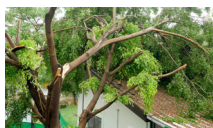
SECURE OUTDOOR ITEMS

- Consider equipment, inventory, pallets, tables and chairs, patio umbrellas, benches, and other moveable items.
- Make sure sign connections have no missing bolts or screws and are free from rust.



TRIM TREES

- Keep all trees trimmed and away from the roof and building. Trees near or overhanging your building can damage the roof, damage the building, and clog drains.



CHECK DRAINAGE

- Ensure all outdoor drains are clear of debris, especially around shipping and receiving areas.
- Be sure roof drains are clear.
- Extend downspouts away from the building to divert water.

REVIEW INSURANCE POLICY

- Know what your policy covers—and what it doesn't.
- Store your insurance agent's contact information in your phone.

UNDERSTAND YOUR FLOOD THREAT

- Find your property on FEMA's Flood Map Service Center at msc.fema.gov/portal/home or by contacting your local government to understand your flood risk. Note that flooding can occur outside of high-risk flood areas.
- Know the base flood elevation (BFE) for your property and determine whether the elevation of your building's lowest floor is above or below the BFE.

CREATE A BUSINESS CONTINUITY PLAN

- Help your business plan for any type of business disruption. Learn how at disastersafety.org/business-protection/ofb-ez.

RENOVATING OR UPGRADING

REPAIR YOUR ROOF

- Repair minor roof damage like punctures or tears.
- Strengthen your roof by adding additional fasteners, especially in the corners and perimeter areas.
- Fix flashing.
- Get a wind uplift test for your roof.
- Replace missing or damaged gutters and drains as needed.
- Install cables and straps over roof-mounted equipment.

Learn more at disastersafety.org/maintenance/how-to-inspect-and-maintain-your-commercial-roof/.

UPGRADE TO IMPACT-RATED WINDOWS

- Stronger windows can better withstand high winds and flying debris. Look for windows labeled as impact resistant.

REPLACE A ROLLUP, GARAGE, OR OVERHEAD DOOR WITH A WIND-RATED DOOR

- Talk to a contractor or engineer to determine what is appropriate for your location.

PURCHASE HURRICANE SHUTTERS

- Plan ahead and purchase hurricane shutters (code-conforming aluminum paneling) to cover your windows if a hurricane nears.

- **Note:** Plywood should only be used in place of shutters as a last-minute resort when tropical weather is imminent. If plywood must be used, be sure it's at least ¾ inch thick.

INSTALL BACKUP POWER

- Install a backup power generator. Be sure to operate and maintain generators in accordance with manufacturer recommendations.
- Install battery backups for sump pumps to prevent water losses during power outages.

CHECK PACKAGED TERMINAL AIR CONDITIONERS (PTAC) UNITS

- Inspect all units to ensure they are properly installed to resist wind-driven rain. Leaks from these units can cause costly damage.
- Ensure all units are installed per manufacturer guidelines, typically tilted 2° toward the outside of the building, and are correctly caulked between the outside of the building and the sleeve.

LAST-MINUTE PREP

WHEN HURRICANE WATCH IS ISSUED, PUT BUSINESS CONTINUITY PLAN INTO ACTION

- Begin last-minute preparations. Note that employees may need time to prep their home as well.

INSTALL HURRICANE SHUTTERS

- Plywood should be a last resort. If forced to use plywood, use at least ¾ inch thick. Taping windows provides no protection and wastes time.

CLOSE ROLLUP, GARAGE, AND OVERHEAD DOORS ALL THE WAY

- If your door is not a wind-rated door, there are ways to reinforce it temporarily with a brace.
- For small businesses, also close all interior doors to give your roof a fighting chance.

SECURE OUTDOOR ITEMS

- Unsecured objects like equipment, inventory, pallets, materials, tables, chairs, and signs can become flying debris, causing damage to your building or surrounding businesses.

CHECK DRAINAGE AGAIN

- Ensure all outdoor drains are clear and free of debris.



RECOVERY

PROTECT YOURSELF

- Your safety is most important.
- Always be careful when entering a damaged building. If there is serious structural damage, contact local officials before entering. Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.

CLEAN UP SAFELY

- Use eye protection and gloves when clearing debris.
- Do not wade through standing water.
- Avoid downed power lines and assume they are live.
- Use generators safely.
- Note that adjusters may tell business owners to hire a professional cleaning service.

PROTECT YOUR PROPERTY

- Even minor damage to your roof or building envelope can lead to water entering your building. You may be able to prevent further damage using a tarp.



REPORT LOSSES AS SOON AS POSSIBLE

- Contact your insurance agent or insurer as soon as you can.
- Provide a description of the damage and have your policy number handy.
- Write down the adjuster's name, phone number and work schedule.

DOCUMENT DAMAGE

- Document or keep damaged items.
- Turn on location services when taking photographs or video to verify the location of your items.

KEEP RECEIPTS

- Ease the claims process with good record-keeping.

RETURN CLAIM FORMS

- After your insurance company has been notified of your claim, they must send you the necessary claim forms within a certain number of days (varies by state). Fill out and return forms as soon as possible. If you don't understand the process, ask questions and write down the explanation.



**Share this guide with fellow
business owners and reduce
your risk from hurricanes!**

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IBHS21V1

REBUILD STRONGER

- Consider building back stronger to the FORTIFIED Commercial™ standard to avoid repeat damage. FORTIFIED is a set of above-code building and retrofitting steps shown to strengthen businesses against severe weather. Learn more at fortifiedcommercial.org.

