

BUSINESS PREPARATION TIPS



HOW TO PROTECT YOUR BUSINESS AND STAY OPEN AFTER A HURRICANE.



DID YOU KNOW:

- During Hurricane Sandy (2012) it took an average 7+ days for businesses to reopen.
- A local power outage could keep you in the dark for several days – or more.
- Loss of critical information – like accounts receivable – can paralyze a company.

Major storms can shut down small businesses. Power outages, wind damage, flooding, structural collapse – all can do their worst to shut your doors and turn off your cash flow. You can't change Mother Nature's mind. But you can prepare and protect what's yours. And ultimately prevail. Use this sheet to get started.

PREPARE YOUR PROPERTY

Protect your business with these steps.

AGAINST FLOODING

- Build with water-resistant materials
- Anchor fuel tanks
- Install sewer backflow valves
- Raise electrical system components

AGAINST HIGH WINDS

- Board up windows and doors
- Remove trees and overhanging branches near buildings
- Store anything that can turn into windborne missiles, like outdoor furniture
- Make sure roof and roofing materials are securely attached

Prepare. Protect. Prevail. With The HartfordSM

continued



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AGAINST ANY MAJOR STORM

- Move inventory or supplies to a safe location before the storm hits
 - Higher ground
 - High shelving
 - Delay new shipments
- Back up computer data (billing, payroll, etc.)
 - Keep it in a safe, accessible location

PREPARE YOUR PEOPLE

A little planning can go a long way before lines are down and communications are cut off.

AGAINST BROKEN COMMUNICATION AND BUSINESS INTERRUPTION

- Build a communications tree for employees
 - Encourage them to be in touch during the storm, if possible
- Prepare for downed landlines, computer lines, cell phones, emails
 - Encourage employees to learn about closures and disruptions from local media
- Inform suppliers, distributors, etc. before storms to inform them about closings
 - Make plans for alternate ways to communicate

PROTECT IT ALL

Property/casualty insurance alone may not be enough. Make sure you're covered for any major weather event.

AGAINST THE UNKNOWN

- Review your policy and deductibles with an agent – know your coverage and exposures for:
 - Physical property
 - Financial loss

AGAINST BUSINESS INTERRUPTION

- Consider business interruption insurance
 - Important if you can't afford to be closed for more than 2 days
 - Reimburses lost income due to direct physical loss or damage

AGAINST POWER OUTAGES

- Make sure you're covered after an off-premises power outage
 - Blackouts may not cause damage but can result in income loss

AGAINST FLOODING

- Most property/casualty policies don't cover flood damage
 - Ask your agent about flood insurance

AGAINST SPOILAGE

- Vital for food industry businesses

If you do experience a loss, please contact us at 1-800-243-5860. Our claim professionals are ready to help, anytime, day or night.

PREVAIL. With a little planning – and sound protection – you can prevail against storms. Contact your Hartford sales rep to learn more.

