

How to prepare for a storm: 7 steps for businesses.



Is the forecast showing high winds, heavy rain, or another natural disaster? While extreme weather can interrupt your day-to-day operations, it doesn't have to slow down your business.

Learn how to prepare for a storm and get back to business as usual with these tips:

1. **Have a plan in place.** Does your business have a disaster preparedness plan? Creating one will help identify risks, back up key business functions, budget for emergency expenses, protect your assets, and recover more quickly.
2. **Alert your employees and customers.** Will there be an interruption to customer service or your hours of operation because of a storm? Be proactive by alerting employees and clients about these changes. Assure them you're on top of things and give timely updates as you have them. Leverage technology to work in your favor by utilizing email, social media, or text alerts.
3. **Protect files and back up your data.** If high wind disrupts your power, are important files and sensitive data backed up? If heavy rain and flooding threaten your area, are paper documents and electronics safe? Before storms strike, think these things through. Consider keeping a backup server or copies at an alternate location. Or, save items to a cloud or external device regularly.
4. **Keep supplies on hand.** Stock up on a first-aid kit, extra batteries, flashlights, light bulbs, and more. Have emergency contact information handy, too.
5. **Implement a preventive maintenance checklist and schedule.** Regular, documented inspections and repairs of your building, systems, and equipment can help avoid costly repairs from damaging storms. Checking the roof and foundation for water damage or leaks, testing the fire alarm system, and randomly operating equipment and fixtures should be included in

your plan.

6. **Prep your physical structure.** Familiarize yourself with flood risks. Look up your business address on FEMA's floodplain map to see if you're in a high-risk zone. If so, take extra precautions like sealing windows and doors, moving valuables to higher ground or placing sandbags around the base of your structure. Trim trees to prevent structural damage.
7. **Secure outdoor objects.** If you run a construction company, a restaurant with outdoor seating, or another business that keeps valuable assets outside, secure items that could blow away or incur damage.
8. **Expect the unexpected.** Storms can pop up out of nowhere. Your best defense is a good offense - and ample preparedness. Talk to an agent about your coverage for your building and assets to make sure you have what you need.

Is your business prepared to weather any weather? Talk to a Frankenmuth Insurance agent about your coverage and how to prepare for any storm ahead.