

# Preparing Your Business for the 2026 Hurricane Season

Proper and early planning is an important first step in ensuring employee and customer safety, as well as mitigating property damage, and limiting business downtime in the aftermath of a hurricane. Stephens Insurance LLC is providing this guide to help our clients create a new plan or review an existing plan prior to the beginning of the season.

## Before the Storm

- **Establish a chain of command** with a point person to take charge and make decisions
- Determine **criteria for activating emergency plans**
- Pay attention to **emergency information** and alerts
- Review or establish **evacuation plan**
  - Understand the storm timeline so that no one is at the location close to an evacuation deadline
  - If an employee or customer is caught at your physical location, identify the safest place for them to take shelter
- Review or implement a **communication strategy**
- Review or develop a **business continuity plan**<sup>1</sup>
  - Identify the mission critical aspects of your business
  - Establish remote work capabilities is possible
- Take **photographs and video of property that could be impacted** by a storm
- **Inventory** your assets
- **Backup your computer data** and upload to cloud systems
- Identify the strongest areas within the building and **move all electronic equipment, computers, documents, assets**, and other supplies to that area
- **Reinforce exterior doors**, particularly large garage units with braces and additional coverings
- **Cover all windows** and wall openings with 5/8" marine grade plywood
- Heighten security (**secure building and premises** – board windows, remove valuable personal items, valuable equipment, etc.)
- **Locate first aid/medical facilities** and their contact information
- List of **emergency contacts** (ambulance, fire, police, first responders)

## Acquire emergency supplies:

- Cash
- Flashlights
- Batteries, cell phone chargers, etc.
- Sanitary necessities
- First aid supplies
- Food, water, and prescription medications for at least seven days
- Multi-tool and other tools
- Paper maps
- Walkie-Talkies/Sat phone
- Rain gear
- Blankets/cots/sleeping bags
- Ice chest, ice, and dry ice
- Tarps
- Personal protective equipment



## Remember

Law enforcement and the National Guard may restrict travel or enforce a curfew. Be prepared to stay where you are when the storm hits.

- Create a **list of remediation professionals** and vendors
- Fuel/gasoline for generators
- **Turn off propane tanks** and any unnecessary natural gas lines
- **Brace or bring indoors any outdoor items** that can be blown over
- **Gather cleaning supplies** – brooms, gloves, mops, disinfectants, buckets, etc.

## After the Storm

- **Delineate roles for your employees during the cleanup and reopening** process and communicate those clearly
  - Appoint a safety team or employee to monitor and ensure that any response made by your employees is done so in a safe manner
- Provide employees with **personal protective equipment (PPE)** including gloves, masks, safety glasses, rubber boots, etc.
- **Be aware of hazards** – sewage, chemicals, down or exposed power lines, vermin, possible bacterial and fungal exposures, washed out or closed roads, etc.
- Take **photographs and video of property post-storm** indicating any damage
  - Have the ability to compare before and after photographs and videos
- Prepare and **inventory damaged items** and set them aside
  - Avoid throwing away items that could be used later
  - Document serial numbers, number of items, etc.
- **Designate a media spokesperson.** Any request or comment related to the business should be directed to that person
- Contact **remediation specialists** if needed
- **Retrieve computer data** as soon as possible
  - Establish early if there is damage to computer information or computers themselves
- **Notify your customers and suppliers** if your business will be down for a period of time
- Keep track of any **expenses** (receipts, POs, etc.) incurred through the cleanup process
- Start coding items on your general ledger under a **special code for items related to the cleanup** or extra expenses as a result of the storm
  - Code these items under 911 or other unique account
  - This makes it easier when pulling the information for the forensic accountant when they are assigned

Contact Stephens Insurance at [insuranceclaims@stephens.com](mailto:insuranceclaims@stephens.com) or a member of our Claims Team as soon as possible for assistance in filling and beginning your claim.



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