

CHECKLIST | HURRICANE RECOVERY

Presented by Marshall & Sterling, Inc.

Date:

Review conducted by:

In the aftermath of a hurricane, you and your business will likely have to deal with water damage, persistent flooding and damaged utilities. And, even if you aren't directly impacted by a hurricane, any disruptions to your employees, third-party vendors or customers can still have a severe impact. While your priority should be to ensure the safety of your employees and other stakeholders, these recovery steps can keep your business safe after a hurricane passes.

RECOVERY STEPS	
Contact your insurance provider(s) to start the claims process.	<input type="checkbox"/>
Assess damage: <ul style="list-style-type: none"> • Make note of any structural damage to building(s). • Note any damage to equipment, machinery or company vehicles. • Note any lost or damaged inventory (both materials for business use and products for sale). 	<input type="checkbox"/>
Compile a list of concerns that must be addressed before you are able to reopen.	<input type="checkbox"/>
Contact employees, suppliers and customers to inform them of any disruptions in operation and an anticipated date when they can expect it to resume.	<input type="checkbox"/>
Have the building professionally inspected if you have concerns that any damage could pose a safety hazard to employees or customers.	<input type="checkbox"/>
Secure the building while repairs are being made or if relocation of business activity is necessary.	<input type="checkbox"/>
Ensure utilities are restored and in safe working order before resuming business operations.	<input type="checkbox"/>
Repair and clean your facility to ensure the environment is free of any safety hazards before resuming business operations.	<input type="checkbox"/>
FINANCIAL CONSIDERATIONS	
File a claim with your business interruption insurance provider.	<input type="checkbox"/>
Compile the following information to share with your insurance adjuster: <ul style="list-style-type: none"> • Sales records and history • Profits and loss statements, or income tax forms 	<input type="checkbox"/>
Consider any financial responsibilities you may have, such as payroll or scheduled payments to creditors.	<input type="checkbox"/>
Keep detailed records of all expenses incurred during the recovery process.	<input type="checkbox"/>

For more risk management guidance, contact us today.