



PREPARING FOR A PARTICULARLY SEVERE HURRICANE SEASON

Hurricane season, which officially runs from June through November, is always stressful for insureds — and in 2024, they need to be prepared for what's predicted to be one of the most active, severe and potentially damaging seasons in history.

Colorado State University's tropical meteorology project team is forecasting a "well above-average" Atlantic hurricane season with 11 hurricanes, including five major hurricanes that will be Category 3 or stronger. On top of warmer ocean temperatures, the National Oceanic and Atmospheric Administration (NOAA) warns there is a 69% chance of a La Niña climate pattern developing by the summer, which would further intensify the season's storms and the destruction they cause.

Hurricane preparation is key to avoiding or minimizing costly claims.

Now is the perfect time for agents and their insureds to review the important steps to take before, during and after a hurricane — as well as what to do after a loss occurs.

→ **Did you know...**

- The 2024 Atlantic hurricane season **may be one of the most active and costly** due to La Niña and warmer ocean temperatures, both of which exacerbate storms.
- Hurricanes cause the most economic damage of any weather phenomena, reaching **\$1.34 trillion** from 1980 to 2023!
- The three hurricanes that caused the most economic damage (in today's dollars) are **Hurricane Katrina (\$191.3 billion), Hurricane Harvey (\$152.5 billion) and Hurricane Ian (\$114 billion).**

What to Do Before a Hurricane

How to Compile a Business Inventory Checklist

It may be difficult to remember the details of every one of your business assets when a hurricane or any other weather event occurs. Having a current inventory of all business personal property may help you with any potential insurance claims. Taking the time to create this inventory now can help you recover faster after a loss.





How to Compile a Business Inventory Checklist

Step 1: Walk through and around your property. Compiling a comprehensive business inventory takes time and effort. The more detailed your inventory, the more useful it will be if you have to make a claim. Document possessions inside your business and on your property that may be of value.

Step 2: Keep your inventory list in a safe place to ensure that it won't be lost, stolen or damaged during any disaster at your business. If you choose to create a paper version, consider storing it off-site in a safe deposit box. You can also create a digital business inventory that is accessible via email or cloud storage. You can do this by using a spreadsheet program like Excel, or even create a photo or video inventory. To do this:

- First, take photos of relevant items. Label the photos with a description, including where you bought it and the make, model and serial number. Don't forget to inventory items that may be out of sight in storage closets, cabinets and drawers!
- Second, walk through your office using your phone to shoot video of the contents, describing them as you go.
- Finally, store your digital photos and videos. You can upload them to a cloud-based service your business already uses. You can also consider utilizing a digital inventory program that would allow you to upload multiple photos of each item, including photos of the serial number, receipts and other identifying details.

Step 3: Update your inventory often. When you make a significant purchase, add the information to the inventory while the details are fresh in your mind. This is also a good time to delete items that you have replaced or no longer own.

Six Tips to Help Prepare Your Business for a Hurricane

1. Help Avoid Water Damage

Heavy rains have the potential to cause significant water damage. These tips can help you prepare your property.

- Close and lock all windows and doors and remove any window air conditioning units.
- Remove valuable items from your basement or elevate them off the floor.
- Clear any debris from exterior drains and gutters.
- Repair damaged gutters and downspouts to ensure water can properly drain away from your foundation.
- Check your sump pump and the battery backup and confirm they are working properly.



Six Tips to Help Prepare Your Business for a Hurricane (continued)

2. Move Vehicles Out of Harm's Way

Business owners are likely to have multiple vehicles parked on their property that are exposed to the elements and put at risk of damage or loss.

- If space allows, move vehicles indoors.
- If vehicles must remain outdoors, move them away from trees and other hazards and from low to higher ground.

→ Special Precautions for Storing Damaged Electric Vehicles (EVs)

- Saltwater flooding is the main factor behind these fires. Something as simple as turning the wheel following saltwater damage could ignite a fire in the vehicle.
 - In fact, nine EVs caught fire in the days after Hurricane Ian in Florida.
- Do not store damaged EVs near other vehicles, and especially not in garages.

3. Monitor Your Trees

Trees can be a big hazard during hurricanes. Broken limbs, fallen trees and even uprooted shrubs can damage your property and vehicles.

- Routinely maintain the trees around your property.
- Prune any tree limbs within 10 feet of your business structure.
- Check for cracking or splitting in trees.
- Remove dead limbs and weakened trees.

4. Strengthen Doors and Windows

It is important that doors and windows are protected, as they are especially vulnerable to wind damage.

- Install reinforcing bolt kits at the top and bottom of exterior doors.
- Reinforce garage doors.
- Install storm shutters over windows.

5. Secure Outdoor Items

Any outdoor items around your property that are not properly anchored can become airborne and cause damage.

- Move as many outdoor items as possible to indoors well before the high winds arrive.
- Do not store propane tanks in your business or garage.
- Adequately secure or cover any remaining outdoor items that cannot be safely moved to protected areas.

6. Strengthen Your Exterior Structure

During a windstorm, wind forces are carried from the roof down to the exterior walls and then to the foundation. If proper controls are not in place, structures can be damaged when wind and wind-driven water gets under the building's exterior walls. Strengthen exteriors by employing a contractor to:

- Install hurricane straps to reinforce roof-to-wall and wall-to-foundation connections.
- Retrofit soffits to help ensure they remain in place during high winds.
- Properly brace roof trusses.



What to Do During a Hurricane

First and foremost, evacuate if you are instructed to, or if you feel it might be unsafe to remain in your business (or at home for that matter). If you do remain, follow these tips to help you and your colleagues stay safe during the hurricane.

- Use a portable radio or a cell phone to listen to important storm updates, information and instructions.
- Stay inside and keep away from all windows, skylights and glass doors. Go to a safe area, like an interior room, basement, closet or downstairs bathroom.
- Never go outside the protection of your business (or other shelter) before there is confirmation that the storm has passed the area. The eye of the storm could create a temporary and deceptive lull, with high winds still approaching.
- If you have a portable generator, be sure to follow all the manufacturer's instructions. Generators should be properly grounded to prevent electrical shock and should never be operated indoors, in garages, basements or outdoors near any windows, doors or vents. Because generators produce carbon monoxide (CO), make sure you have a working CO detector in your business.
- If power is lost, keep the refrigerator closed to keep cold air inside and delay the spoiling of perishable food.

What to Do After a Hurricane

- If you were evacuated, wait to return until authorities advise it is safe to do so.
- Avoid downed power lines. Never touch anything in contact with power lines, including water or puddled water that may be near them.
- Protect your property from further damage by boarding up broken windows. This will help deter vandalism or additional weather damage. Arrange for reasonable temporary repairs.
- Be wary of any gas lines that may have been damaged or broken during the storm. If a gas leak is suspected, stay out of the property until your utility company deems it safe.
- Be cautious of hazards that are a product of the storm, such as water due to flooding, sharp or broken objects, damaged tree limbs or other structures that may have been damaged by high winds or water.
- Separate and inventory any damaged business property. Create a list of any damaged contents, including a description of the item, name of the manufacturer, brand name, age, as well as the place and date of purchase, if known. Include photographs, videotapes or inventories you may already have available. (We told you this inventory would come in handy!)



Making a Claim

If you or your insured suffers damage to your property as a result of a storm, please inform us immediately. Submit claims via email, and find the email address to use below, which is specific to the program by which you are insured:

- **ATP insureds:** Submit your claims to our TPA, Athens Administrators, via email at ATPclaims@athensadmin.com
- **CPS insureds:** Submit your claims to our TPA, Athens Administrators, via email at CPSclaims@athensadmin.com. Please send church, school and family services claims to CSFclaims@athensadmin.com
- **HabPro insureds:** Submit your claims to our TPA, Athens Administrators, via email at HabProclaims@athensadmin.com
- **KBK insureds:** Submit your claims to our TPA, North American Risk Services (NARS), via email at Reportaclaim@narisk.com
- **Sports & Wellness insureds:** Submit your claims to our TPA, Athens Administrators, via email at SWclaims@athensadmin.com



As a benefit of partnering with NSM Insurance Group, Wayne is available as a resource to help agents and their insureds at any time! Wayne can assist in many ways, from reviewing manuals to visiting a site to discuss loss mitigation.

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