



# HOW BUSINESSES CAN PREPARE FOR HURRICANE SEASON

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# Introduction

As the saying goes, “If you’re not 10 minutes early, you’re late.” When it comes to disaster preparedness, though, if businesses are not prepared months in advance, they are late—especially when preparing businesses for hurricane season.

Entering the peak months of the Atlantic hurricane season, businesses should already be preparing for what [National Oceanic and Atmospheric Administration \(NOAA\) officials predict will be a season of above-average risk](#). Data from NOAA show a 60% likelihood that the Atlantic basin will see a greater number of storms than average this year. That means businesses all along the Atlantic seaboard—and considerably inland—can expect to experience:

- between 14 and 20 named storms (with winds of 39 mph or greater),
- 6 to 10 hurricanes (with winds of 74 mph or greater), and
- 3 to 5 major hurricanes (with winds of 111 mph or greater).

With this impending threat in mind, businesses would be wise to review their hurricane preparedness plan before a hurricane heads their way. If they do not have one currently, the key is to start now, because executing a hurricane readiness plan can take weeks, not hours. Businesses that want to mitigate their losses and limit business interruption should not wait until the National Hurricane Center or National Weather Service issues a hurricane warning. This admonition does not just apply to coastal businesses either. Inland companies can suffer significant wind and water damage as a result of hurricanes.

In this whitepaper, we will explore how businesses should prepare for [hurricanes and tropical storms](#). But first, check out what makes these storms unique compared to other major loss events.



## DID YOU KNOW?

Weather and climate disasters in the US between 1980 and 2021 caused **\$2.155 trillion** in damage.

*(Source: NOAA)*

# How Hurricanes and Tropical Storms Differ From Other Natural Disasters

Although hurricanes and tropical storms can be fearsome disasters, there is some good news: unlike earthquakes and tornadoes that give little or no warning, they can often be predicted with remarkable accuracy. In most cases, businesses will get enough advance warning of potentially severe weather that they can take steps to protect their people and their buildings. ATI starts tracking hurricane paths as soon as they are released, often up to one or two weeks before a potential impact.

But predictability does not mean these storms are not devastating. The high winds and heavy rainfall of hurricanes often leave extensive structural damage, protracted power outages, and flooding in their wake. Given the wide swaths of land these storms cover and their frequency in late summer and fall, their economic impact has the potential to be disastrous.

Even with a week's lead time, hurricanes are still difficult to plan for because it is impossible to predict their exact path. It is especially challenging to know where the eyewall may land, with wind shear forces that can destroy buildings and infrastructure.

So, what hurricane preparation steps can businesses take?



## DID YOU KNOW?

**Hurricane Katrina** is the most expensive hurricane in recent history. It caused roughly **\$161 billion** in damage. **Hurricane Harvey** was the second most expensive storm, and it cost approximately \$125 billion.

*[Source: NOAA]*

# How Disaster Recovery Companies Help Businesses Prepare Before a Hurricane or Tropical Storm Strikes

The hardest thing about preparing for a hurricane is preparing for the unknown. But disaster recovery companies like ATI do this work every day, so they know what impacts are likely and can advise businesses about the precautions that can reduce the potential harm of a disaster.

While there are common problems that follow in the wake of most hurricanes, each client is unique. The disaster recovery company's first step in storm preparation, then, is to understand its client's needs.

## Understanding Client Needs

Preparedness starts by understanding a client's potential needs and assets. To gain this understanding, the disaster recovery company should have an in-depth discussion with the client about where their business operates, how disasters have affected them in the past, and what services they need to maintain throughout a disaster. From there, a recovery plan can be put in place.

The disaster recovery company should also use its experience in the client's local area to understand the impact of previous storms. For example, it should first determine whether its local office has the bandwidth to handle a major event—and, if not, what its contingency plans are. It should also be able to distinguish what aspects of its business are likely to be affected.

For example, extensive flooding during or after a hurricane may make ingress and egress into the area challenging. If the roads are closed or an emergency is declared, restoration services personnel may need to obtain a pass from the government or a letter from the client authorizing entry. If those items are planned for or even obtained in advance, it will accelerate the recovery process.



## Engaging Vendors in Advance

With vendors, advance preparation is crucial; waiting can cause serious delays. That is especially true when planning for widespread power outages that may be caused by downed power lines. The longer a business remains without power, the more money it loses. Power loss also hampers recovery efforts.

Depending on the breadth of the storm, restoration of power to an area may not be immediate. And now, in the COVID-19 era, it may take even longer due to staffing shortages and supply chain issues. Workers may not be able to get the team members, equipment, and materials needed to make repairs in a timely fashion.

A disaster recovery services provider should be able to explain how it plans to get power to a facility to enable its workers to perform repairs. Proactive restoration services companies will partner with vendors before the season starts to have equipment on hand for storm season. They may also be able to proactively arrange for a generator and fuel before the storm hits to prevent business interruption.

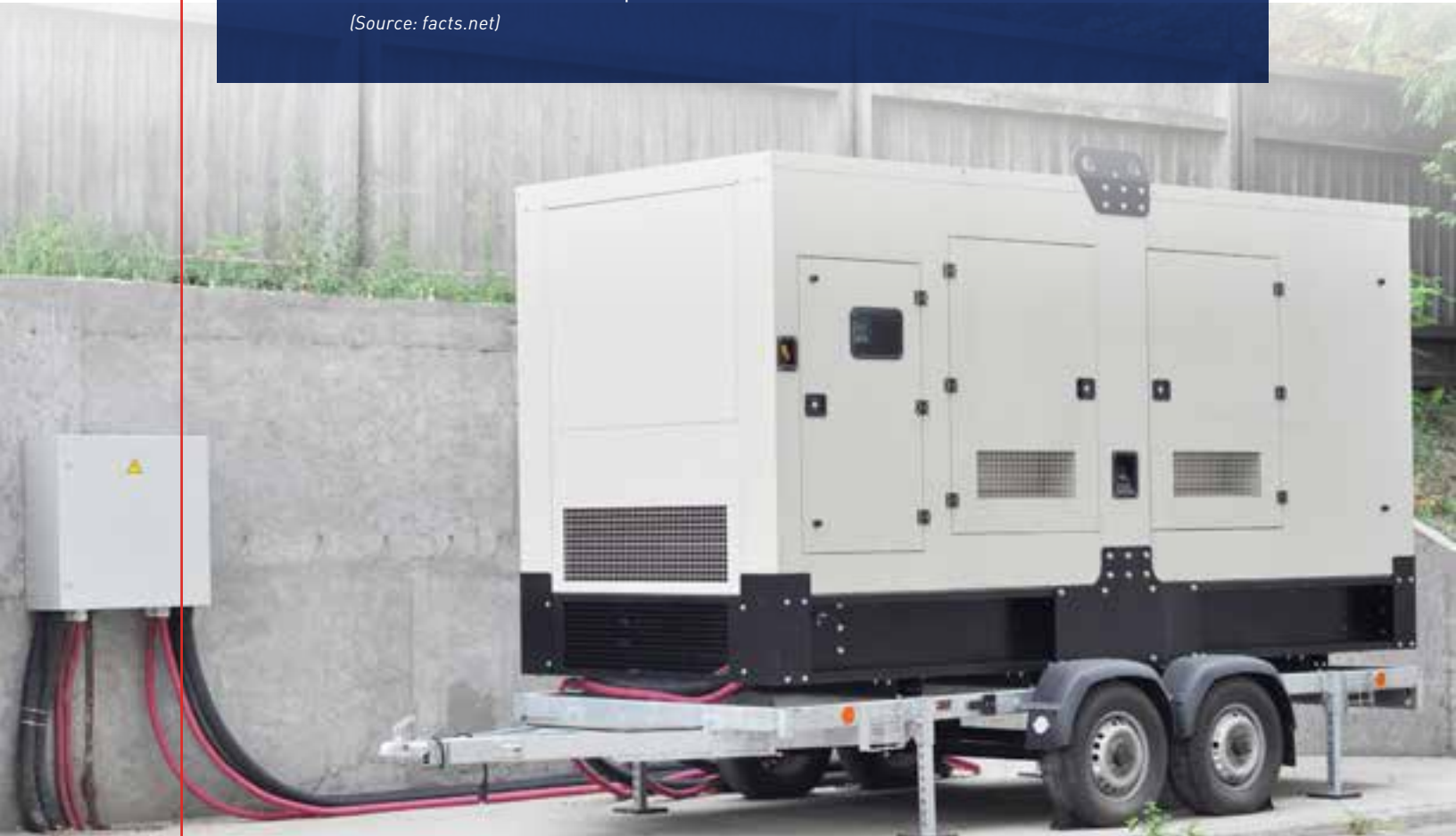
As part of their [hurricane preparedness checklist](#), companies should also make an emergency contact list with the phone numbers of all vendors, which may include companies to handle debris disposal and waste management, roofing repairs, elevator service, and much more. It is important to have this contact information before a hurricane emerges so all efforts can be coordinated. All vendors need to be ready to collaborate to get the building back up and running.



### DID YOU KNOW?

Hurricanes can reach up to **600 to 800 km** in diameter.

*[Source: facts.net]*



## Positioning Resources

It is important that a disaster recovery company is ready to serve clients as quickly as possible when a hurricane watch or tropical storm watch is instituted by the National Weather Service. That means the disaster recovery company has to start mobilizing resources early so that workers and equipment can safely reach the site of the event shortly after the storm passes to jump into action.

For example, ATI has 18 trailers with emergency supplies located in disaster-prone areas that are ready to go at all times. Some of those are dedicated to wildfire and smoke damage services, while others are dedicated to hurricanes and their aftermath. The trailers include a variety of equipment to help begin a restoration project, including extraction equipment, air movers, [dehumidifiers for water damage](#), and negative air machines.

When the cone of uncertainty about where the hurricane will hit begins to shrink, ATI positions the appropriate trailers closer to the strike zone. For hurricanes, those trailers are located in Atlanta, Nashville, New Orleans, and along the Gulf Coast of Florida, ready to move closer at a moment's notice.

## Setting Up Lines of Communication

It is never too early to start communicating about a potential disaster. Therefore, one of the most important tasks a disaster recovery company should complete is establishing a line of communication that will be available regardless of how bad the storm gets.

One of the first things ATI does when it establishes a client relationship is to set up a communications plan. Its customer service center is available 24/7/365 via phone at 800-400-9353. This service center will put the client in touch with a local ATI resource that is available to assist. Clients with multiple stakeholders may also opt in to using a dedicated email address to engage the entire account team.

Communication should also start before a loss to ensure the client understands what the process is going to look like. Job site contacts will generally require daily field reports, and the remaining communication cadence should be set up to offer [touchpoints as needed to ensure alignment with the client's goals](#) and preferences.



### DID YOU KNOW?

Of the \$310 billion-dollar weather disasters in the U.S. between 1980 and 2021, hurricanes have caused the most damage and fatalities. The average cost of a hurricane is **\$20.5 billion**.

*(Source: NOAA)*

## Taking Steps to Mitigate Risk

Leading disaster recovery services providers take time to help their clients understand the steps they need to take to prepare well before storm season. They work with them to obtain asset lists, identify properties in risk-prone areas, and start determining what work might be required in the event of a disaster. For example, they would determine what size generators would be required to power a facility before a disaster strikes.

Another step in disaster preparation involves gathering as much information as possible about the facility. For example, for a hotel, it would be important for the provider to know the building size, the number of guest rooms and common areas, the type of power, and how fire suppression, mechanical, electrical, and other important systems are set up. A blueprint of the facility is helpful because it may eliminate the need to spend time scanning the building before commencing work.

The business should also provide a list of key points of contact in its chain of command, including the general manager and the building engineer. A contact list of all vendors is also helpful; for instance, it may be necessary to have a vendor come in to help with the lockout and tagout of the elevators.

## Being Proactive: Signing Emergency Response Agreements

Businesses that live in areas with frequent hurricanes and other natural disasters often prefer to execute restoration service agreements in advance. These agreements ensure that the company has prompt access to needed services. Waiting until after landfall is often too late, as providers are booked quickly when a warning is issued and are often unavailable for new clients when a storm actually hits.

The longer it takes to respond to a disaster, the greater the cost of recovery, so time is of the essence.

With this in mind, ATI offers clients an emergency response agreement (ERA). An ERA does not lock a client into a particular term. However, it does provide priority service in times of peak demand, expediting response and recovery. An ERA includes predetermined pricing and takes the guesswork out of the budgeting process. It also allows ATI to go into the work site and take the appropriate actions to mitigate the damage immediately, without having to wait for a signed work authorization. Clients can initiate the ERA by calling ATI at 800-400-9353.





## Conclusion

When it comes to hurricanes and tropical storms, the [disaster preparedness](#) mantra that business owners and risk management teams should follow is, “Failing to prepare is preparing to fail.”

With the forecast for an above-average hurricane season, there is no time to waste. Businesses that take the initiative to prepare now can reduce the risk of disruptions to business operations and mitigate potential property damage when a hurricane strikes.



# A Property Manager's Checklist for Hurricane Preparedness

Here are some steps for property managers to take at every stage of storm preparation, from before a hurricane or tropical storm is forecast through its aftermath.

## BEFORE A STORM

- Conduct a storm preparedness assessment. Take stock of who and what will be affected, including your people, suppliers, and business assets.
- Build an employee contact list, including employees' cell phone numbers.
- Form a cross-organization emergency management team consisting of your safety, security, human resources, and communications teams. Create and test an emergency communication system. Make sure that alerts are dispersed on multiple channels, including by phone, text, and social media.
- Make a list of key vendors who may need to assist in the business continuity and restoration efforts.
- Consider how you will handle disruptions in your supply chain and travel in the event of floods and other damage, including how you will notify customers, suppliers, and other stakeholders of any potential business interruptions.
- Make a list of critical assets, including data and technology, and the potential impact on those assets. Establish a plan for backing up your data and servers. Take photographs of your assets to establish their condition and support any claims with your insurance company.
- Note any potential hazards and vulnerabilities, such as power lines.
- Consider obtaining a backup generator.
- Inspect and repair the exterior of the facility, including its roof, gutters, windows, weatherproofing, and the like.
- Review any applicable insurance policies, including disaster and flood insurance policies, to determine whether you may be able to utilize them for applicable losses. If you do not already have a hurricane, flood insurance, or business interruption rider, consider adding one to your policy. (For more information on flood insurance, visit the FEMA website, [www.fema.gov](http://www.fema.gov).)
- Establish an emergency response plan that includes how you will identify and monitor threats and when you will take action to begin securing your people and property. Assign responsibility for activating each part of your plan, including contacting employees and vendors. Test the plan with your emergency management team.

## AS A STORM APPROACHES

- Arrange sandbags outside doors and other openings to your facility.
- Board up any windows and doors.
- Make sure you have an alternative power source to keep all of your security assets working, including fire alarms, burglar alarms, and cameras.

- Relocate important documents, insurance policies, and IT equipment to a safe location, either away from windows and in high locations or in a different facility.
- Instruct employees to take home any personal belongings.
- If employees are at risk, make sure you have adequate first-aid supplies, flashlights, water bottles, and nonperishable food items.
- Remove all loose outdoor debris; relocate all nonessential outdoor equipment indoors.
- Secure any heavy equipment and signs.
- Fill fuel tanks of generators, fire pumps, and company-owned vehicles.
- Turn off gas and water.
- Back up all computers and servers and turn them off.
- Disconnect all electrical mains.
- Double-check your first-aid kits and disaster kits to make sure they are fully stocked.
- Follow your emergency planning protocol and set in motion your chain of communication, notifying all employees of the impending storm. Keep employees, suppliers, and other stakeholders informed of your plans.

#### **DURING A STORM**

- Stay safe in a secure location, off-site if possible.
- Continue monitoring the storm.
- Keep employees informed of the storm's progress and facility status.
- Monitor any equipment that must remain online.
- Turn off switches if a power outage occurs.

#### **AFTER A STORM**

- Monitor conditions, including road conditions, and listen for instructions from authorities before entering to survey the damage and secure the worksite.
- Check on your employees and make sure everyone is accounted for; offer support as necessary.
- Call your disaster recovery provider to initiate post-storm services.
- Patrol the property for roof leaks, pipe breakage, structural damage, and other problems.
- Clear roof drains and gutters.
- Remove debris from the roof and other outdoor locations.
- Begin salvage and restoration efforts immediately to prevent further damage.
- Restart your business operations.



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