Create your own Hurricane Management Plan

Dear Agent Partner,

AmTrust supports the efforts of the Insurance Institute for Business & Home Safety (IBHS) and USF SafetyFlorida in helping to protect your business and employees before, during and after a hurricane.

Before a named hurricane approaches your operating area, please take a few moments to create a plan that will help you and your clients prepare for and cope with extreme weather conditions.

Three steps to prepare businesses for hurricane season

1. Verify employee contact information
   Accurate contact information is one of the most important components of any business operation, and it is even more critical in an emergency. Knowing how to reach your employees and vendors is a vital part of helping your business to quickly recover from a disaster.
   - Send a memo to your employees asking them to update their contact information. This will help you to check on their wellbeing and share the next steps for resuming normal business operations.
   - Update your supplier and vendor contact information, as well as other important contacts such as your bank or insurance carriers.

2. Update critical business functions
   The OFB-EZ™ Open for Business® program offered by IBHS includes forms that can help you to prioritize which business functions are most critical for continuing operations in an emergency situation. Critical business functions can change from year to year. Review your existing disaster plan to account for any changes, such as the addition of new business systems, products and employees.

   Here are some questions to get you started:
   1. How much downtime can my business tolerate without a significant financial impact?
   2. Which functions are necessary in order to fulfill legal or regulatory obligations?
   3. What business functions are essential for maintaining market share and reputation?

   Be sure to prioritize each function (high, medium or low) and determine who among your staff is responsible. Record detailed notes outlining the steps that should be taken in common disaster scenarios, such as power outages, damage to equipment or natural disasters.

   Work with your employees so that they fully understand the procedures for recovering the critical business functions. Name an alternate employee to take charge should the primary employee be unavailable to perform the function. Advance planning will help everyone recognize their responsibilities.

3. Prepare your recovery location
If your plans include the use of a recovery location – an alternative site for business operations – take time to review your needs to be certain the location is still adequate. Be sure the location is equipped with any special supplies or equipment that will be needed to continue business operations.

It is also a good idea to contact the recovery location provider before the season starts, so that you can review your plans and ensure that your requirements are still being met.

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Click here for more information from USF SafetyFlorida:
www.hurricanebusinesssafety.com
Follow the "Weather" tab to stay current on storm tracking and related information.

Click here for more information from IBHS:
www.disastersafety.org

Business Emergency and Response Planning Checklist is available at:
www.disastersafety.org/commercial_maintenance/navigate-stormy-weather-emergency-preparedness-response-planning

Additional commercial resources are available at:
www.disastersafety.org/commercial_maintenance

We encourage you to share this Hurricane Management Plan with your AmTrust clients to keep them informed. To contact the Loss Control Department for more information, please send an email to: lcinfo@amtrustgroup.com.

Sincerely,

Jeff Corder
Vice President, Loss Control
AmTrust North America

About the IBHS
IBHS is a non-profit applied research and communications organization dedicated to reducing property losses due to natural and man-made disasters by building stronger, more resilient communities.

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