Presented by VGM Insurance

**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.

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| RECOVERY STEPS |
| Contact your insurance provider(s) to start the claims process. |[ ]
| Assess damage:* 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).
 |[ ]
| Compile a list of concerns that must be addressed before you are able to reopen.  |[ ]
| Contact employees, suppliers and customers to inform them of any disruptions in operation and an anticipated date when they can expect it to resume. |[ ]
| Have the building professionally inspected if you have concerns that any damage could pose a safety hazard to employees or customers. |[ ]
| Secure the building while repairs are being made or if relocation of business activity is necessary. |[ ]
| Ensure utilities are restored and in safe working order before resuming business operations. |[ ]
| Repair and clean your facility to ensure the environment is free of any safety hazards before resuming business operations. |[ ]
| FINANCIAL CONSIDERATIONS |
| File a claim with your business interruption insurance provider. |[ ]
| Compile the following information to share with your insurance adjuster:* Sales records and history
* Profits and loss statements, or income tax forms
 |[ ]
| Consider any financial responsibilities you may have, such as payroll or scheduled payments to creditors. |[ ]
| Keep detailed records of all expenses incurred during the recovery process. |[ ]

For more risk management guidance, contact us today.