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.

|  |  |
| --- | --- |
| 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.