

HURRICANE SEASON: FIND CALM BEFORE THE STORM

Tips from your industry experts at Builders Mutual.

Atlantic hurricane season kicks off June 1, leaving us vulnerable until November 30.

The Atlantic Oceanographic and Meteorological Laboratory reports that more than 97 percent of tropical activity occurs in those six months. During this time, contractors have two primary areas of concern—business operations and active job-sites. Both areas demand thorough hurricane planning and response.

This season, find calm before the storm knowing you've done all you can do to prepare. Let's take a look at how to best protect your office and job-sites.

PRESERVING YOUR BUSINESS

Before landfall, prepare your office for storm damage to avoid hours of lost time attempting to recreate records and get projects back on track.

- Routinely back up all electronic data, such as financials, plans, accounts, 1099s, and payroll. Store them offsite in a safe place.
- Cover electronic equipment, such as fax machines and computers, with plastic bags to reduce water damage.
- Gather a current set of records so you know which subs have been paid to date and how much.
- Keep cash on hand to pay subs or buy materials, just in case banks don't open and stores can't accept credit cards.
- Take photos of covered property, such as office buildings and business personal property, for comparison later.

PREPARING YOUR JOB-SITES

With your business operating in storm-safe mode, throw your energy into securing your job-sites.

Within 48 to 72 hours prior to probable landfall, cancel all job-site deliveries, unless the materials help you secure the site. For at least 24 to 48 hours prior, stop all construction activities, and engage subs in preparing the job-site.

- Clean up loose debris that could become flying objects, including signage, and remove the permit board.
- If the construction phase allows, band any leftover materials together and place them inside the structure. Try to anchor materials behind an L-shaped wall and on a raised pallet to prevent minor water damage.

- Install brackets on gutters, which can easily break free.
- Shut off all utilities.
- Secure portable toilets by weighing them down with concrete blocks or sand, if vendors are unable to remove them for you.
- Take photos of the job-site to compare after the storm for insurance purposes.
- Tie down HVAC units on the roof and anchor exhaust vents to a joist to prevent them from becoming airborne, causing further destruction.

RESPONDING TO DAMAGE

A good plan will account for the likely need for tarps, chimney caps, and immediate contact with roofers and window installers for repairs to projects near completion.

When emergency officials signal an "all-clear," the general contractor should return first, and subs should wait for the general contractor's permission. Ensure workers utilize the appropriate safety protection as they begin any restoration in damaged areas.

- Observe extreme caution returning to inspect property because of downed power lines, rushing water, and loose boards with protruding nails.
- Take more photos of any property damage to compare to photos taken prior to the storm for insurance purposes.
- Take all reasonable steps to protect the property from further damage, whether wind, water, or otherwise, and keep a record of those expenses in the event you need to file a claim.

A well-constructed hurricane preparedness strategy will position your business to resume normal operations sooner. Be sure you review your insurance needs with your agent and understand your coverage before the storm hits.

For more information, contact the experts at Builders Mutual or visit www.buildersmutual.com/policyholders/risk_management