

Disaster Preparedness Checklist for Businesses & Nonprofits

Hail and Severe Storms



Because thunderstorms can happen any time of year, they are a year-round potential threat of damage to your business or equipment. Severe thunderstorms can produce hail, heavy rain, lightning, and wind gusts over 58 mph. High winds and softball-sized hail can be devastating for businesses with outside inventory and/or equipment. Car dealerships, garden centers, farms, shed, and outbuilding retailers should be particularly on guard and prepared against the threat of hail damage.

Preparing or rebuilding stronger is within reach. Taking simple actions today can help to avoid unplanned costs or save lives in the future. The following information has been adapted from the guides made available by a cosponsorship agreement* with the Insurance Institute for Business & Home Safety (IBHS). The checklist of resources and tips will help you mitigate your risk of loss, damage, and unplanned future costs for your business.

Before the Storm

- Inspect and maintain your roof, including roof covers, roof drainage systems, roof-mounted equipment, and other roof features (e.g., solar panels, lightning protection).
 - Move items like signage or equipment into a garage or storage and tie down any unsecured items, such as pallets, that could become flying debris.
 - Keep an adequate supply of water, nonperishable food, batteries, cleaning supplies, first aid supplies, other necessities, etc., on hand.
 - Organize your garage so you can easily park your car or other vehicles (or stow movable equipment) under cover when hail is in the forecast.
 - Secure your windows and steer clear of them if a severe storm alert is in effect.
 - Choose an interior room with no windows on the lowest floor of your building, such as a basement or bathroom, as a safe space you can go to during the storm.
 - Create a detailed list or video of your belongings and/or critical business items (e.g., equipment) in case an insurance claim is needed.
- Review your insurance policy to understand what it covers and what it doesn't.
 - Develop a written crisis management plan to discuss and provide to all employees.
 - Conduct regular drills to remind and prepare employees for what to do during an emergency.
 - When planning, consider and allow employees time to prepare and execute personal preparedness plans for their families.
 - Identify crucial employees, and ensure they understand what is expected of them during a disaster. For example, employees responsible for IT functions may need to work during a disaster to protect and reestablish your technology systems.
 - Develop a plan that allows your IT, payroll, benefits, and HR functions to continue to operate during and after a disaster if your workplace access is restricted.
 - If employees must work remotely, then have the necessary equipment and support available to allow them to perform their duties.
 - Consider making any travel, hotel, and meal arrangements in advance.

Learn more at:
[SBA.GOV/PREPARE](https://www.sba.gov/prepare)

✓ During the Storm

- Secure your windows and doors (e.g., closing them to reduce incoming wind and pressure) and steer clear of areas in your building with windows if a severe storm alert is in effect.
- Move to a safe place (e.g., an interior room with no windows, on the lowest floor of your building, such as a basement or bathroom.)
- Keep abreast of emergency warnings by having a weather alert radio and/or computer alert in the office.
- Life safety is paramount.

✓ Your Employees

- Communication following a disaster is critical. So, establish a communication plan that works regardless of the nature of the disaster. Provide instructions on when, how, and the specific information to communicate.
- Consider setting up a toll-free number or website to communicate with employees and customers.
- Have contact information for all employees, vendors, and clients on hand.
- During evacuation, have a central point of contact for all employees, and ensure you know where your employees are located.
- Following the severe storm, notify all crucial people of next steps, based on damage.

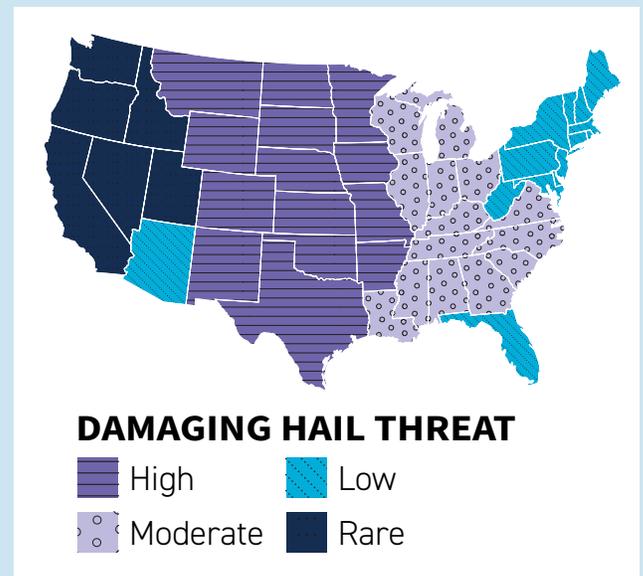
Already have a current SBA Physical Damage Disaster Assistance loan? Talk to your loan officer about increasing your loan by up to 20% for mitigation projects against future disasters.

For more information, examples of mitigation projects, additional checklists, and other resources, visit ibhs.org/sba and sba.gov/mitigation.

✓ After a Storm

- Install HVAC hail protection such as hail guards, shields, or wire mesh around your HVAC equipment.
- Check the seals around the windows and apply sealants to seal any cracks or gaps to keep water out.
- Upgrade to steel gutters and downspouts because steel products are more durable against hail impacts and less likely to leak.
- Upgrade your building's materials to withstand significant impact.
- If necessary, contact your insurance agent.

Damaging Hail Threat Map



Source: IBHS Ready Business Guide

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