

**BUSINESS**

**DISASTER**

**PREPAREDNESS**

**TOOL - HURRICANE EDITION**

Developed by the Regional Intervention Platform  
for the Americas and the Caribbean (PIRAC) of the  
French Red Cross

**Is your business ready for the 2021  
hurricane season?**

**Interreg**  
Caribbean



**READY Together**



# Why should businesses get ready for hurricane risks:

→ Hurricanes disrupt business. Over the last 10 years, 2 of 3 Caribbean businesses had to suspend their activity after a disaster. Many of them had to close and never reopened because of the financial shock they could not recover from.

→ The 2021 Atlantic hurricane season is expected to be more active than average, with up to 11 hurricanes and 2-6 of those to become major hurricanes.

→ The most common impacts of hurricanes on businesses are:

- Damage of infrastructure, equipment and stock
- Employees anxious, unavailable, or even incapacitated
- Loss of suppliers, and breakdown in supply chains
- Breakdown of communications, water, power supply
- Loss of customers and drop in sales



- Other hazards (such as earthquakes, volcanic eruptions, tsunami, landslides, etc.) are still a threat during hurricane season.



The coronavirus pandemic is still ongoing and might aggravate the impacts of hurricanes on businesses.

- The delivery of personal protective products (including masks and hand sanitizers) might be disrupted during the hurricane. Be prepared to ensure the safety of your employees and yourself at all times.

Being prepared for disasters is just good business

# Before the hurricane season:

**1. Understand your exposure to hazards.** Is your business situated in a flood-prone or coastal area, is it exposed to high winds? Is your building in line with safety standards?

- Talk to your local authorities, business support organizations (like chambers of commerce or professional organizations), and neighbours to understand your hazard exposure.
- Connect with relevant local authorities to follow weather forecast, and receive other alerts and warnings. Connect with your local business community to join efforts in the disaster preparedness.

**2. Analyse which operations** should be quickly back up and running after the hurricane to ensure your business continuity? We will further call these operations critical.

**3. Assess risks.** How could these critical operations be impacted by a hurricane, how severe would the impact be, and how long would it last?

**4. Reduce risks.** Contact your local business support organizations to find out how to develop your Business Continuity Plan<sup>1</sup>. Which resources will you need to run your critical operations? Start preparing them today by following the tips below regarding **Staff, Data, Tangible Assets, Financial Resources, Customers, and Suppliers.**

## Your staff

- Check, update, and secure your staff contact list (phone number, home address).
- Plan with your team the tasks and responsibilities in case of hurricane watch and hurricane warning: how to shut down the activity, how to protect business assets, when and how to leave the site. Identify who will lead the efforts.
- Plan with your team how you will get back to work after the hurricane. Decide on how you will keep in touch if the cell phone network is down.
- Ensure that each team member knows what to do to relaunch the business activity. Regarding critical operations, ensure more than one person is trained to perform them. Decide on how you will continue operations with reduced number of employees (some of whom might be directly impacted by the disaster).

<sup>1</sup>: Business Continuity Plan (BCP) is a document, which contains essential information on how to minimize the potential impact of disasters on business operations.

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## Your staff (cont'd)

- As a general rule, during the hurricane warning, no employees are expected to remain on site. However, for those employees who are exceptionally authorized to stay, and in case some of them cannot reach a safe shelter, ensure staff protection measures (evacuation plans, emergency supply kit, cots).
- Identify specific concerns and vulnerabilities of women and men working in the business. Consider them in the planning of disaster preparedness, including preparation, selection, and storage of relief goods, and evacuation plans.
- Support staff on how to prepare at home as well. Share the information on shelters, emergency services, and relevant hotlines.

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## Your data

- Prepare a triple protection of your data: by email or in Cloud, portable storage drive, and hard copies (in a waterproof pack).
- Keep handy the contacts of emergency services, local authorities, suppliers, customers, insurance provider, and of course your staff.
- Ensure someone else on your staff has access to this data.

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## Your tangible assets

- Keep your premises maintained: strengthen the roof and the window shutters, clear gutters, check wiring, fill structural cracks, check fire extinguishers.
- Prepare a safe place for your equipment and stock on-site or be ready to move it to a safer place off-site.
- Anticipate the breakdown of utilities: invest in an alternative power generator system, a water storage system, a 4G router. Cooperate with your neighbours to optimize costs.
- Ensure protection measures for the staff involved in the clean-up and repair effort after the hurricane impact. Check with your local authorities to act in accordance with health and environmental policies.

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## Your financial resources

- Check with your insurance provider to ensure it covers hurricane risks. Maintain a current photo or video inventory of your assets. Consider business disruption insurance.
- Build at least 3-month cash reserve enough to pay your employees, suppliers, and yourself.

## Your customers

- Think of how you can reassure your customers in case of disaster. Remind them today of how much you value them and maintain customer loyalty.
- Develop several channels of communication (messenger apps, email, social media, SMS) to maintain relations in case of disaster, and make sure the list of contacts is secured.

## Your suppliers

- Share this information with your suppliers to ensure they are also prepared to the hurricane season.
- Develop several channels of communication (messenger apps, email, social media, SMS) to maintain relations in case of disaster, and make sure the list of contacts is secured.
- Your suppliers might also be affected by the disaster – identify less risky suppliers as alternative options.

## What to do during hurricane watch and warning

1. Stay informed and follow the instructions of your local authorities.
2. Inform your staff about the hurricane warning (including absent employees), remind them about the plan of the tasks and responsibilities (prepared in advance).
3. Secure your building (lay plastic sheeting, sandbags, etc.), your equipment and stock.
4. Make efforts to communicate with your customers and suppliers, let them know if your activity is running normally or if it is reduced.
5. Keep in touch with your local business community and look out for each other.

# What to do at the end of the hurricane warning:

1. Make sure the hurricane warning is officially over, and you are authorized to move around.
2. Stay alert to any further dangers, in particular on the road if you go back to the office, and during the assessment of the damage.
3. Keep in close contact with your staff.
4. Take photos or videos of the damage of your business assets, and contact your insurance as soon as possible.
5. Identify operations which could be quickly back up and running.
6. Inform your customers and suppliers if your business has been affected, and if it could continue normally.

Test, exercise, and practice your Business Continuity Plan before a hazard hits, and update if needed. Pay attention to the critical business continuity procedures, such as evacuation plans, relocating equipment to safer off-site location, operating generators, etc.

After each event, take the time to discuss and assess your disaster response together with your team. Identify the areas of improvement of your preparation.

