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Storm Safety Tips

The following are some helpful tips to keep in mind in the event of a hurricane or other catastrophic event.

Safety

Your business and property have likely been altered by the storm. Be cautious when re-entering the premises. Days may pass before the area is considered safe by emergency management officials.

Electricity

Treat all downed wires as potentially energized electrical lines. Stay away and let professionals from your local utility company check to make sure they are safe. If your business was flooded, assume that water got into the electrical system and is unsafe.

Natural or Propane Gas

Sometimes, storms will break gas pipes and cause gas to leak into a building or structure. If you smell the "rotten egg" aroma of natural or propane gas, leave the building or structure immediately and call your local fire department.

Structural Stability

If your property is "listing" or leaning, assume the structure isn't safe to enter. Have the stability checked by your local building

official, an engineer, or a competent contractor.

Sanitation

Drinking water and any food products or medicines stored in your business may be contaminated due to the storm. Therefore, treat anything that has gotten wet in the storm that you will eat or swallow with extreme caution. Your local government emergency management agency or the local county extension agent's office will have information about health-related issues.

Flood Insurance

Flood insurance must be purchased separately from a Businessowner's Policy. If you have flood insurance, your damages caused by wave, tidal action, or other flooding may be covered. If you don't have flood insurance, those damages will not be covered by your Businessowner's Policy. For damage caused by wind, your Businessowner's Policy will cover damages to your building, business personal property, or both, depending upon the type of coverage purchased.

