

# 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.

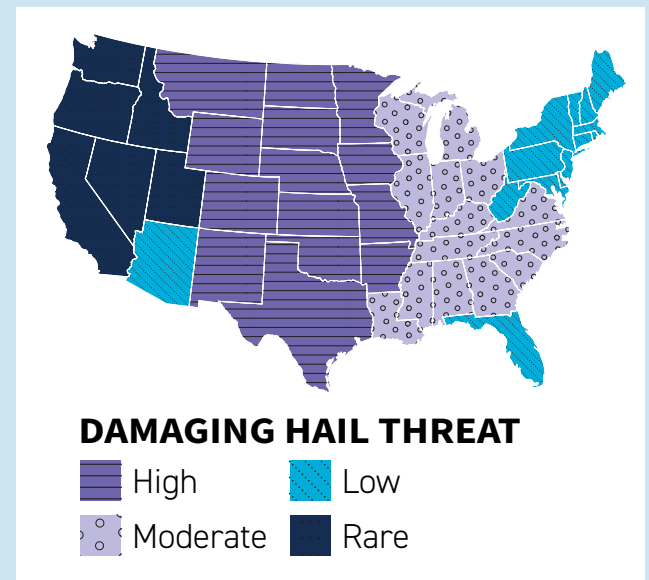
Already have a current SBA Physical Damage Disaster Assistance loan? Talk to your loan officer about increasing your loan by up to 20% for mitigation projects against future disasters.

For more information, examples of mitigation projects, additional checklists, and other resources, visit [ibhs.org/sba](https://ibhs.org/sba) and [sba.gov/mitigation](https://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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