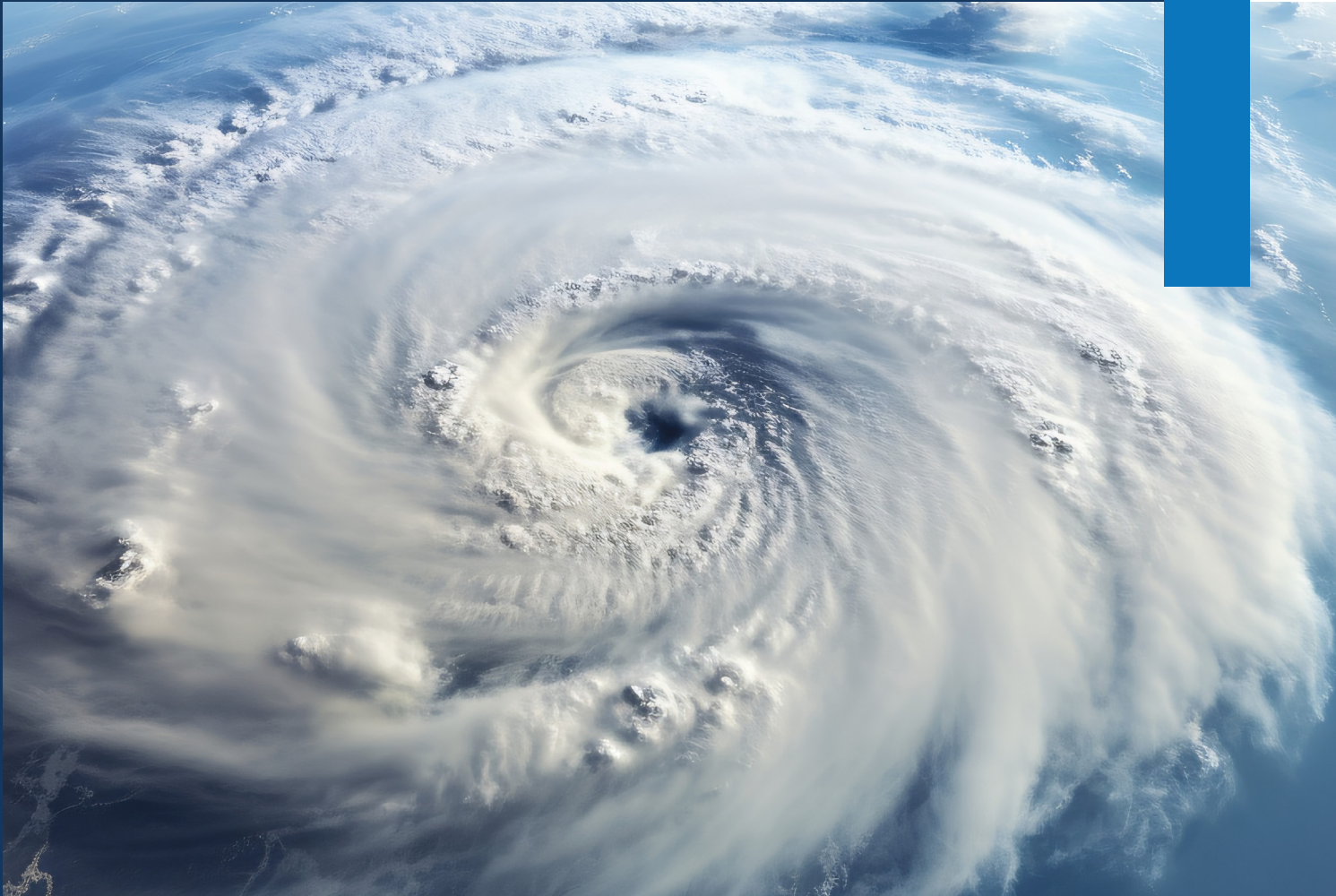


Hurricane Readiness: Protecting Your Property This Season



Hurricane season brings more than wind and rain — it brings heightened risks to your business property and operations.



What's on Tap for the 2025 Hurricane Season

The 2025 Atlantic hurricane season is on track to be above normal.¹ As of early September, Hurricane Erin has already become the season's first major storm, with others forming in the Atlantic.² Meteorologists expect 17 to 25 named storms, 8 to 12 hurricanes and 4 to 7 major hurricanes.

This heightened outlook follows years of escalating hurricane seasons, with substantial impacts. In the last five years alone, U.S. hurricanes have caused hundreds of billions in total economic losses, led by 2022's Hurricane Ian at \$112 billion.³

These trends mean that for commercial property owners in coastal areas, each season brings a higher likelihood of disruption and increased recovery costs. The best defense is a proactive loss control strategy that spans all three phases of a storm: **before**, **during** and **after**.

While this guide focuses on commercial property risk, true resilience depends on more than just physical structures. Protecting the people inside your facilities and maintaining the continuity of operations they support is equally critical. Therefore, the best practices in this guide integrate both property protection and business continuity so you can prepare comprehensively.

Recent U.S. Hurricane Losses⁴

Year	Hurricane(s)	Estimated Economic Damage
2024	Beryl	\$28-32 billion
2023	Idalia	\$3.6 billion
2022	Ian	\$112 billion
2021	Ida	\$36 billion
2020	Laura, Zeta, Delta	\$26.3 billion (combined)

¹ National Oceanic and Atmospheric Administration "[Prediction remains on track for above-normal Atlantic hurricane season](#)," August 7, 2025.

² National Oceanic and Atmospheric Administration "[Summary of Impacts from Hurricane Erin](#)," accessed on August 21, 2025.

³ National Oceanic and Atmospheric Administration "[National Hurricane Center Tropical Cyclone Report](#)," April 3, 2023.

⁴ AP "[Recent major hurricanes have left hundreds dead and caused billions in damages](#)," September 27, 2024.



Key Vulnerabilities to Commercial Property

Every storm season, the same loss patterns emerge. The most common vulnerabilities include:

- **Roofing and building envelope:** High winds can peel away roofing or break windows and doors, allowing water intrusion that damages equipment, inventory and interiors.
- **Rooftop and exterior equipment:** HVAC units, signage and dumpsters often become airborne, causing direct damage and liability exposures.
- **Flood exposure:** Both coastal surge and inland flooding can overwhelm drainage systems, leading to structural damage and costly business interruption.
- **Utility and power systems:** Outages disrupt operations and compromise data and life-safety systems if backup power is not reliable.
- **Supply chain disruption:** Vendors, distributors, and transport routes may be offline long after the storm, halting recovery for businesses without backup plans.

Understanding these vulnerabilities gives context for the best practices that follow.



Before



During



After

Before the Storm: Preparation is Protection

A lot of hurricane losses can be traced back to lack of preparation: unsecured property, poor communication or gaps in emergency planning. Once a storm is on the radar, time is limited, and businesses that haven't already taken preventative steps often face the greatest disruption.

By preparing weeks or months ahead of storm season, you can safeguard property, protect employees and position your organization for faster recovery. A strong hurricane readiness plan should cover people, property, data and supply chains. Here are the best practices to follow before a storm hits:

- ❏ **Establish a written hurricane plan:** Create a documented emergency plan that identifies essential staff, outlines roles and responsibilities and includes clear evacuation and shelter-in-place procedures. Review and update the plan each year and conduct training drills so employees know what to do when a storm is imminent
- ❏ **Protect critical records and data:** Back up digital files to secure offsite or cloud storage. Store paper records, such as insurance policies, contracts, and financial statements, in waterproof containers or digitize them for safekeeping. Losing access to these documents can significantly delay insurance claims and recovery.
- ❏ **Inspect and fortify your property:** Conduct a seasonal inspection of the building envelope. Clear gutters and drains to prevent water backup, test sump pumps and repair worn seals on windows and doors. Trim trees and remove loose outdoor items like pallets or signage that could turn into projectiles. Addressing weak points ahead of time helps prevent small issues from becoming catastrophic losses.
- ❏ **Secure equipment and utilities:** Anchor rooftop HVAC units, generators and fuel tanks, which are often damaged or dislodged during high winds. Verify that emergency power systems are fueled and tested and shut down non-essential utilities before landfall to reduce fire and water risks.
- ❏ **Communicate with employees:** Share the storm readiness plan with your workforce, confirm updated contact information, and set expectations for closures, remote work, and safety protocols. Make sure employees know where to look for status updates during and after the storm.
- ❏ **Document your assets:** Photograph and video all property — inside and outside — before storm season begins. This visual record of building condition, equipment, and inventory creates a baseline for insurance claims and minimizes disputes after a loss.



Before



During



After

During the Storm: Safety First

Once a hurricane is imminent, priorities shift away from property protection and toward safeguarding lives. Storm conditions can change rapidly, and decisions made in this window often determine whether employees and essential operations remain safe. Businesses that follow a structured plan — grounded in evacuation protocols and clear communications — are far better positioned to weather the storm. Here are the best practices to follow once a storm is underway:

- ❏ **Follow official orders:** Always heed evacuation instructions from local authorities. Do not keep employees on site unless they are part of a critical response team, and even then, only if conditions are deemed safe. Businesses that delay evacuation risk putting lives in danger and may face liability afterward.
- ❏ **Activate your emergency plan:** Implement your pre-determined shutdown protocols. Power down non-essential equipment, secure utilities and start emergency generators if needed. A systematic shutdown reduces the risk of fires, flooding and costly equipment damage during the storm.
- ❏ **Protect employees and contractors:** If you must keep essential personnel on site, ensure they have safe shelter, food, water, medical kits and reliable communication devices.
- ❏ **Stay connected:** Maintain open communication with employees, vendors and customers throughout the event. Assign one central point of contact to handle updates, minimizing confusion and misinformation. A calm, consistent voice helps reassure stakeholders in uncertain conditions.
- ❏ **Monitor storm information:** Use NOAA Weather Radio, the National Hurricane Center and local emergency management updates as your primary sources to guide decisions. Avoid relying on unverified social media posts, which can spread rumors and lead to poor decisions in critical moments.
- ❏ **Avoid exposure:** Once winds exceed tropical storm force (39 mph), stop last-minute preparations. Flying debris can cause serious injuries or fatalities. Safety always comes before property protection.



Before



During



After

After the Storm: Respond and Recover

The aftermath of a hurricane can be just as hazardous as the storm itself. Downed power lines, compromised structures, and floodwaters create dangerous conditions, while delays in documentation or repairs can complicate recovery. Businesses that move quickly — but cautiously — are able to minimize further damage, secure insurance coverage and restore operations faster. Here are the best practices to follow after a storm passes:

- ❏ **Ensure safety before re-entry:** Wait for official clearance from emergency management or utility companies before returning to your property. Hazards such as downed power lines, gas leaks, standing water and compromised structures can turn deadly. Consider engaging certified contractors or engineers to assess building safety before allowing employees back inside.
- ❏ **Document all damage:** Before touching anything, take photos and video of the property, inside and out. Capture roof damage, broken equipment, soaked interiors, and even spoiled inventory. Walk through every area systematically to build a record. Businesses that skip this step often face disputes with insurers over the event of loss.
- ❏ **Notify your insurer immediately:** Contact your broker or carrier as soon as possible. Provide initial documentation to start the claims process, but do not discard damaged property until the adjuster has inspected it. Retaining evidence helps ensure you receive the full value of your claim. Keep a log of every call, email, and action taken to demonstrate due diligence.



(After the Storm continued)

- ☐ **Make temporary repairs:** Once documentation is complete, stabilize the property to prevent further damage. Board broken windows, tarp damaged roofs, pump out standing water, and set up dehumidifiers to reduce mold risk. Save every receipt—insurers typically reimburse these reasonable expenses as part of your claim. Businesses that delay even basic repairs often face secondary losses that aren't fully covered.
- ☐ **Communicate with stakeholders:** Transparency builds trust. Provide employees with safety updates and return-to-work guidance. Notify vendors and suppliers of disruptions and expected timelines. Keep customers informed about your operational status, even if it's to say you're offline for now. Clear communication can preserve relationships that might otherwise be strained during prolonged downtime.
- ☐ **Debrief and update your plan:** Once operations stabilize, hold a post-event review with leadership and staff. Ask: What worked well? Where were the gaps? Did communication flow smoothly? Did backup systems perform as expected? Document lessons learned and update your hurricane plan accordingly. Businesses that treat each storm as a learning opportunity are better prepared for the next one.

Conducting a Post-Storm Damage Assessment

A structured damage assessment is one of the most important steps after a hurricane. Moving too quickly can lead to overlooked hazards or missed documentation, both of which complicate insurance claims and recovery. A thorough assessment not only supports insurance claims but also ensures recovery starts on a safe, organized foundation.

The top 3 priorities of this assessment are:

1. **Safety first:** Wait for clearance from authorities. Watch for downed power lines, gas leaks and structural instability before re-entering.
2. **Document damage:** Inspect roofs, utilities, interiors and equipment. Take photos, video and notes before cleanup begins, capturing both visible and hidden losses.
3. **Stabilize the site:** Secure the property with temporary repairs such as tarps, boards and fencing. Keep receipts and records for insurance reimbursement.

Secondary Perils: An Expanding Risk

Even if your business avoids a direct hurricane landfall, secondary perils can still disrupt operations, damage property and trigger insurance claims. Insurers are increasingly warning about secondary perils – events like severe thunderstorms, hail, tornadoes and inland flooding – that may not make headlines but still cause billions in insured losses each year.

In 2024, secondary perils drove most global insured losses from natural catastrophes, which exceeded

\$50 billion⁵

This trend is reshaping risk strategies across industries. Businesses cannot rely solely on hurricane preparedness. They must also account for inland and localized perils that can be just as devastating to property, operations and revenue.

The takeaway: Treat secondary perils with the same level of planning as hurricanes. Evaluating exposures, strengthening property defenses and reviewing insurance coverage can help reduce the surprise factor when these events strike.

Insurance Implications

Recent hurricane seasons have put sustained pressure on the property insurance market. Record-setting storms have contributed to rising insured losses, while inflation and labor shortages have made rebuilding far more expensive. Reinsurance capacity has also tightened, forcing carriers to raise premiums, increase deductibles and narrow coverage in high-risk coastal risks.

For businesses, this means coverage is harder to obtain and more expensive to maintain. Commercial property policies may no longer include automatic flood protection.

⁵ Twelve Capital "[Review of the Atlantic Hurricane Season 2024](#)," December 2024.

(Insurance Implications continued)

Windstorm deductibles can run into the millions for large accounts. And recovery periods are longer, meaning Business Interruption (BI) and Contingent Business Interruption (CBI) limits set years ago may no longer cover today's extended downtime and supply chain disruptions.

Proactive strategies for key coverages are:




- **Commercial Property Insurance:** Owners should review policy wording carefully each year to confirm whether flood and windstorm are included or excluded, since assumptions can lead to dangerous gaps. Modeling out potential deductible exposure helps businesses understand their worst-case out-of-pocket costs and plan accordingly. Documenting mitigation efforts — such as roof reinforcements, storm shutters or backup power systems — can also strengthen your risk profile and improve negotiating leverage when policies renew.
- **Business Interruption (BI) Coverage:** Because the cost and duration of rebuilding have increased dramatically, it's essential to revisit BI limits regularly. Coverage that seemed sufficient a few years ago may fall short today. Maintaining detailed financial records is also critical, as it allows claims adjusters to validate lost income quickly and avoid delays in reimbursement.
- **Contingent Business Interruption (CBI) Coverage:** With supply chains more fragile than ever, CBI coverage deserves the same attention as BI. Businesses should map their supply chains to identify vulnerabilities such as single-source suppliers or reliance on specific ports. It's important to confirm which suppliers, vendors or customers are covered under the CBI endorsement, and to align coverage with those exposures. Building redundancy into vendor contracts or diversifying suppliers can complement CBI coverage and reduce the risk of extended downtime.



Turning Readiness Into Action

Hurricanes will always carry uncertainty, but preparation doesn't have to. By strengthening property defenses, protecting employees and aligning insurance coverage with today's risks, businesses can reduce both physical and financial impacts.

The following checklist brings together the before, during and after best practices outlined in this guide. Use it as a quick-reference tool each season to confirm your business is ready for the next storm.

 Before the Storm		 During the Storm		 After the Storm	
<input type="checkbox"/>	Establish a written hurricane plan and train staff.	<input type="checkbox"/>	Follow official evacuation orders without delay.	<input type="checkbox"/>	Wait for clearance before re-entry. Check for hazards.
<input type="checkbox"/>	Back up records and data offsite or in the cloud.	<input type="checkbox"/>	Activate emergency shutdowns and start generators if needed.	<input type="checkbox"/>	Document all damage with photos, video and notes before cleanup.
<input type="checkbox"/>	Inspect and reinforce roofs, windows, doors and drainage.	<input type="checkbox"/>	Provide essential staff with safe shelter, supplies and first aid access.	<input type="checkbox"/>	Notify your insurer immediately. Keep damaged property until inspected.
<input type="checkbox"/>	Anchor rooftop HVAC units, fuel tanks and generators.	<input type="checkbox"/>	Maintain communication with employees, vendors and clients.	<input type="checkbox"/>	Make temporary repairs (tarps, boards, pumps) and save receipts.
<input type="checkbox"/>	Trim trees, clear debris and secure outdoor equipment.	<input type="checkbox"/>	Monitor official updates from NOAA and local authorities.	<input type="checkbox"/>	Communicate with stakeholders about operational status and timelines.
<input type="checkbox"/>	Share storm plan and emergency contacts with employees.	<input type="checkbox"/>	Avoid last-minute outdoor activity once winds exceed 39 mph.	<input type="checkbox"/>	Debrief with leadership and staff to update your hurricane plan.
<input type="checkbox"/>	Document property conditions with photos and video.				

Contact IAT



Contact IAT to ensure your commercial property is protected this hurricane season.

