# Natural Disaster Survival Guide: Hurricanes or Coastal Storms



Every business has to prepare for the worst. Those that don't may never fully recover from a disaster. But not all disasters are created equal. And not all businesses are at risk for every kind of disaster. That's why we've put together this quick disaster survival reference guide to help you ensure that your business can keep operating even if a natural disaster strikes.

## In the event of a regional disaster,

in addition to making sure their own operations continue uninterrupted, **businesses should be prepared to help their nearby customers and partners** get through the crisis.



# **Hurricanes or Coastal Storms**

### **Description:**

Hurricanes and coastal storms wreak destruction through a combination of high winds and heavy rain. They may also be accompanied by surging tides that flood the affected area with saltwater.

### **Potential Impact:**

Hurricanes and coastal storms impact business in three primary ways: direct damage to the operating facility due to high winds, flooding, and objects such as tree limbs and debris that become high-speed projectiles capable of smashing through windows, roofs and other structural elements.

Extended power outages, road closures, and other lasting damages can put a business facility out of commission for a week or more.

Regional impact can affect customers, suppliers, and business partners—as well as the homes of employees.

### **Risk Factors:**

About a dozen named storms occur along the Gulf and Atlantic coasts each year. Major disasters, such as Hurricane Harvey and Hurricane Maria, underscore the potential damage that can result when such events strike population centers. Climate change may be increasing both the frequency and intensity of these events.



The ability to restore IT operations in the cloud and/or at a site sufficiently further inland from the coast to be unaffected by the storm.

### **Warning Times:**

Businesses usually have significant advance warning of an approaching storm. However, because storm paths are notoriously difficult to predict, these warnings can often be false alarms. Some businesses, therefore, fail to respond to storm warnings due to the "Cry Wolf" syndrome.

### **Technology Continuity:**

Hurricanes and coastal storms can put a data center out of commission for a day, a week, or permanently. All businesses, especially those operating in storm or hurricane-prone areas, should be prepared for anything. Preparation should thus include:

- Continuous off-site backup of data, applications, and server images.
- The ability to restore IT operations in the cloud and/or at a site
  sufficiently further inland from the coast to be unaffected by the storm.
  This restoration may require the evacuation of key IT personnel out
  of the storm so that they can continue to work remotely from their
  laptops even if the area's mobile data services are interrupted.
- Website posting that alerts customers and partners about storm preparations— along with frequent post-storm updates that allow visitors to track the progress of any necessary recovery.

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### **People Continuity:**

Major storms can affect entire regions for an extended period of time. Business continuity plans should include:

- Availability of a sufficiently distant inland facility—along with any temporary housing necessary for employees whose homes are also in the path of the storm.
- Internal communications for keeping employees updated on resource availability, recovery status, etc.
- Any necessary third-party contracting for shipping/receiving, mail processing, duplicating, etc.

### **Process Continuity:**

In the event of a regional disaster, in addition to making sure their own operations continue uninterrupted, businesses should be prepared to help their nearby customers and partners get through the crisis. Planning should thus include:

- Communications in advance with local/regional customers and suppliers who may also be impacted by the storm. This communication should include alternative mobile contact numbers.
- Predetermined policies regarding order turnaround times, invoice processing, scheduled service visits, and other activities likely to be affected by the storm.
- Direct servicing of customers by supply chain partners where appropriate and feasible.



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### **Insurance Considerations:**

In the wake of a major weather event, businesses should ensure that their policy covers all aspects of business continuity, rather than just damage and outage impacts. Also, given the fact that businesses typically have significant advance warning of such an event, companies should avoid confusion by contacting insurers in advance to confirm exactly what steps both parties will take in the storm's immediate aftermath.

To learn more about how natural disasters like this one can impact your business, and how to prepare for the worst, give us a call today.



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